

Balkan Transitions to Modernity and Nation-States

*Through the Eyes of Three
Generations of Merchants
(1780s-1890s)*

Evguenia Davidova



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Through the Eyes of Three Generations
of Merchants (1780s–1890s)

By
Evguenia Davidova



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2013

Cover illustrations: Map of the Ottoman Balkans. *University of Texas Libraries, The University of Texas at Austin*. Balkan Coins. *Ivan Biliarsky*. Page from a Merchant's Ledger, *Tsviatko Radoslavov Sakhatchiev's Archive, Central State Archives, Sofia*. Portrait of a merchant family. *Petür Tsonchev, Iz stopanskoto minalo na Gabrovo, Sofia, 1929*.

Library of Congress Cataloging-in-Publication Data

Davidova, Evguenia.

Balkan transitions to modernity and nation-states : through the eyes of three generations of merchants, (1780s–1890s) / by Evguenia Davidova.

p. cm. — (Balkan studies library ; 6)

Includes bibliographical references and index.

ISBN 978-90-04-23641-7 (hardback : alk. paper)—ISBN 978-90-04-23663-9 (e-book) 1. Balkan Peninsula—Economic conditions. 2. Balkan Peninsula—Social conditions. 3. Balkan Peninsula—Politics and government. I. Title.

HC401.D387

330.9496'038—dc23

2012028263

This publication has been typeset in the multilingual “Brill” typeface. With over 5,100 characters covering Latin, IPA, Greek, and Cyrillic, this typeface is especially suitable for use in the humanities. For more information, please see www.brill.com/brill-typeface.

ISSN 1877-6272

ISBN 978-90-04-23641-7 (hardback)

ISBN 978-90-04-23663-9 (e-book)

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This book is printed on acid-free paper.

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ACKNOWLEDGEMENTS

As a child in pre-1989 Bulgaria, I loved reading fairy tales. I remember hurrying home after school to finish reading an intricate story about Greek deities (and some less celestial creatures) or to travel to dangerous places through the pages of *One Thousand and One Nights*. I also recall being engrossed tear-eyed in Hans Christian Andersen's fantasies, laughing and dancing in Charles Perrot's imagery, and avidly reading other tales and myths from all over the world. My first lessons in (imaginary) geography and (companionate) history emerged in those early years. I was amused by the mischievous deeds of Hermes, scared with Sinbad the Sailor, and saddened with the Little Match Girl, to name just a few of my favorites. It struck me much later that many of those captivating protagonists shared something in common – travel and trade. As an adult, I retained my fascination with Hermes' heirs, reading and piecing together similar and diverse stories, some fragmentary, others more cohesive, all buried in dusty archives. This study is the product of my long-term engagement with merchants, the bearers of news, commodities, prosperity, and humanity.

Over the years, during the preparation of this book I have incurred many debts (some of them with a compound interest) to colleagues, friends, family, and supportive institutions. I wish to express my gratitude to all my mentors, colleagues and friends at the Institute of History in Sofia, where this journey began, and especially to the late Krumka Sharova. A very special thanks goes to my colleagues at the International Studies and University Studies for their support. Portland State University granted me a term of leave, during which time I was able to finish writing the book.

In my long peripatetic years I have been fortunate to benefit from the expertise and generous encouragement of many colleagues, such as K. N. Chaudhuri, Florin Curta, Nadia Danova, Krassimira Daskalova, Suraiya Faroqi, Kate Fleet, Eyal Ginio, Svetla Ianeva, John Kolsti, Andreas Lyberatos, Peter Mentzel, Danica Milić, Keta Mircheva, Philip Shashko, and Nikolaï Zhechev, to mention just a few. I am also very indebted to librarians, archivists, and staff that helped me with invaluable expertise, and especially to my friend Darina Biliarska (Tsentrallen dŭrzhaven arkhiv), Buba Mugkrakis (Arhiv Srbije), and Lilina Vandova (Bŭlgarski istoricheski arkhiv). I also want to thank Brill's editors for their highly professional assistance and Brill's anonymous reviewer for the stimulating suggestions. All shortcomings of the book, naturally, rest with me.

This study would not have materialized without the financial support from multiple institutions, such as the Center for Ottoman Studies in Cambridge, the International Research and Exchange Board (IREX) Short Term Grant, the Open Society's Short Term Scholarship and Travel Grants, the Summer Research Lab at the University of Illinois, funded by the U.S. Department of State Title VIII Program, and Wolfson College in Oxford.

A couple of close friends, among whom it is a pleasure to mention Ivan Biliarsky, David Denny, Ülker Gökberk, Dina Hartzell, Margaret Herrington, Sukhant Jhaj, Laura Kaehler, Antoaneta Koleva, Alan MacCormack, Maria Radeva, Irina Sharkova, and Gerry Sussman have helped me to maintain my sanity during the last (and most difficult) years of writing by sharing their good humor and intellectual acumen. Last, but not least, I wish to thank my parents Vasilka and Nikolaï, my brother Emil, my ex-husband Stanislav, and particularly my wonderful daughter Annie for their encouragement and love.

NOTE ON TRANSLITERATION, NAMES, AND TRANSLATIONS

Transliteration for non-Latin alphabets follows the Library of Congress System and the British Standard System. Most vowels and consonants have been rendered phonetically. The heavy breathing and aspirations in Greek have been dropped. Names and titles in Ottoman Turkish have been rendered according to modern Turkish spelling. For some terms and geographic places, common English usage is preferred; for example, pasha instead of paşa; Bucharest instead of Bucureşti. All foreign words are italicized and included in a separate Glossary. Following *The Chicago Manual of Style*, frequently used foreign terms are italicized only when they first appear in the text. I tried to minimize the use of specialized terms and explained in parentheses their meaning. As the book is intended for English reading audience, many specialized terms are pluralized by adding an “s.” For example, *tüccarlar* (merchants) is rendered as *tüccars*.

In most cases, following the first mention of a geographical place, other given names of the period and/or the contemporary one follow in parentheses; for example, Istanbul (Constantinople, Tsarigrad). My initial intention was to follow the original document and avoid the “ideological” use of geographical locations. However, this idea turned out to be less reader-friendly, so I decided instead to use mostly contemporary geographic names. Personal names are retained in their original form.

All translations are mine, unless otherwise indicated.

Bulgarian	Greek	Macedonian and Serbian	Russian
Ж, ж – zh	Β, β – b	Ѓ, ѓ – g	Ё, ё – ë
Й, й – ĭ	Η, η – Ē, ē	Ђ, ђ – d	Ж, ж – zh
У, у – u	Θ, θ – th	Ж, ж – ž	Й, й – ĭ
Ф, ф – f	Ι, ι – i	Ќ, ќ – k	У, у – u
Х, х – kh	Ξ, ξ – x	Љ, љ – lj	Ф, ф – f
Ц, ц – ts	Υ, υ – y	Њ, њ – nj	Х, х – kh
Ч, ч – ch	Φ, φ – ph	Ћ, ћ – ć	Ц, ц – ts
Ш, ш – sh	Χ, χ – ch	Ф, ф – f	Ч, ч – ch

Table (*cont.*)

Bulgarian	Greek	Macedonian and Serbian	Russian
Ш, ш – sht	Ψ, ψ – ps	Ц, ц – c	Ш, ш – sh
Ъ, ъ – ŭ	Ω, ω – Ō, ō,	Ч, ч – č	Ш, ш – shch
Ю, ю – iu	αι – ai	Џ, ѓ – dž	Ы, ы – ŷ
Я, я – ia	αυ – au	Ш, ш – š	Ъ, ъ – ‘
	ει – ei		Э, э – é
	ευ – eu		Ю, ю – yu
	οι – oi		Я, я – ya
	ου – ou		
	γγ – g		
	γκ – gk		
	μπ – mp		
	Μπ – B		
	ντ – nt		
	Ντ – D, d		
	τζ – tz		

LIST OF ABBREVIATIONS

a.e.	archival unit
A-SANU	Arhiv Srpska akademija nauke i umetnosti
AS	Arhiv Srbije
AS-KK	Arhiv Srbije, Knjažeska kancelarija
BAR, Mss.	Biblioteca Academiei Române, Manuscript Collection
BIA-NBKM	Bŭlgarski istoricheski arkhiv, Narodna Biblioteka "Sv. Kiril i Metodii"
DA-VT	Dŭrzhaven arkhiv, Veliko Tŭrnovo
<i>EB</i>	<i>Etudes balkaniques</i>
f.	archival fond
f.	fiorin
h.	<i>haci</i>
<i>IČ</i>	<i>Istorijski Časopis</i>
<i>IJMES</i>	<i>International Journal of Middle East Studies</i>
<i>IP</i>	<i>Istoricheski pregled</i>
<i>IzInIs</i>	<i>Izvestia na instituta po istoria</i>
<i>JEEH</i>	<i>Journal of European Economic History</i>
<i>JEH</i>	<i>Journal of Economic History</i>
<i>JESHO</i>	<i>Journal of Economic and Social History of the Orient</i>
k.	<i>kuruş</i>
KM-NV	Kŭshta-Muzei "Nikola Vaptsarov"
MS-NA	Muzei Samokov, Nauchen arkhiv
NA-BAN	Nauchen arkhiv, Bŭlgarska akademija na naukite
<i>NPT</i>	<i>New Perspectives on Turkey</i>
p.	<i>para</i>
PRO	Public Record Office
<i>RESEE</i>	<i>Revue des Etudes Sud-Est Européennes</i>
RIM-G	Regionalen istoricheski muzei, Gabrovo
<i>SB</i>	<i>Studia Balcanica</i>
<i>SBAN</i>	<i>Sbornik na Bŭlgarskata akademija na naukite</i>
TsDA	Tsentralen dŭrzhaven arkhiv

GLOSSARY

Most terms in this study have multiple and changing semantics. I refer here to their most relevant meaning(s) as they appear in the book. The glossary was drawn from too many sources to be credited here but which are all included in the bibliography.

<i>aba, abacı</i>	rough woolen cloth; producer and/or trader in <i>aba</i>
<i>ağa</i>	title of respect, often used for military men; master
<i>ağnam resmi</i>	see <i>beğlik</i>
<i>akçe</i>	small silver coin and basic unit of account until seventeenth century, see <i>aspra</i>
<i>alafranga</i>	western style of clothes, furniture, and manners
<i>Anatolia</i>	Asian part of the Ottoman Empire
<i>archont</i>	noble, ruler, local notable
<i>Arnautluk</i>	Albania
<i>aspra, asper</i>	small silver coin, 1/3 of <i>para</i>
<i>autochtones</i> and <i>heterochtones</i>	locals and outsiders; political and social categories regarding the immigration of Greeks to Greece after 1830
<i>avrupa tüccar,</i> <i>tüccars (pl.)</i>	non-Muslim Ottoman subjects procured with imperial <i>berat</i> that granted them trade privileges
<i>ayan, ayanlık</i>	local notables
<i>aza</i>	member of an administrative council
<i>bakkal</i>	owner of a grocery store
<i>banians</i>	cross-cultural brokers in Madras and Bengal
<i>beğlik</i>	sheep tax, also called <i>ağnam resmi</i>
<i>berat</i>	imperial patent
<i>beratlı</i>	protégé
<i>beşlik</i>	a coin equivalent of 5 <i>kuruş</i>
<i>bey</i>	title of respect for persons with some authority
<i>boyars</i>	local nobles in Wallachia and Moldavia
<i>boyacı</i>	dyer
<i>bölükbaşı</i>	commander of a military unit
<i>braşoveni</i> and <i>lipscani</i>	commodities imported from the Habsburg Empire, initially from Braşov and Leipzig
<i>cambials</i>	bills of exchange, from Italian cambiale
<i>celep, celepkeşan,</i> <i>celepçilik</i>	owner and trader in cattle
<i>chitalishte</i>	public reading room
<i>Cincar</i>	initially, transhumant livestock breeders who spoke some blend of Latin and Romanian languages. Many settled in Macedonia, adopted Greek language and culture, and engaged in trade. They have multiple appellations: Vlachs, Koutsovlachs, Macedo-Vlachs, Aromanians

<i>cizye</i>	poll tax paid by non-Muslim male adults, also called <i>harac</i>
<i>commenda</i>	partnership of capital and labor
<i>converture</i>	a common law in England that deprived women of legal autonomy, separate from their husbands
<i>çarşı</i>	market place in a town, usually a street with shops
<i>celebi</i>	title of respect
<i>çiftlik</i>	privately owned land or farm
<i>çorapçılık</i>	knitting and trade in socks
<i>çorbacı, chorbadzha</i> (B), <i>tsorbadzi</i> (GR)	Christian notable; holder of a minor administrative position, see <i>kocabası</i> and <i>knezove</i>
<i>dahis</i>	janissary leaders in Belgrade
<i>davudiye, dahudiye</i>	surety's commission in tax farming
<i>defter</i>	register, ledger
<i>dolab, dulab</i>	turning device, wheel
<i>dragoman</i>	translator
<i>dükkân</i>	shop
<i>effendi</i>	title of respect, usually for educated officials
<i>epistolarion</i>	epistolary guide
<i>epitropos</i>	trustee
<i>esham</i>	share
<i>esnaf</i>	guild
<i>evergetism</i>	benefaction involving high-value donation for the common good
<i>ferman, firman</i>	imperial decree
<i>fiorin, florin</i>	gold coin
<i>frenk terzi</i>	European-style tailor
<i>gaitan, gaitancı</i>	braid made of wool; producer and seller of <i>gaitan</i>
<i>Galata</i>	neighborhood in Istanbul where many Europeans lived
<i>gedik</i>	patent for possessing a <i>dükkân</i> or the right to exercise a certain profession
<i>groša</i> (S), <i>grosia</i> (GR), <i>grosh</i> (BG), <i>guruş</i>	see <i>kuruş</i>
<i>Gudilas and Langeris</i>	Hellenized Bulgarians in Plovdiv (Philippoupolis, Filibe)
<i>gurbet, gurbetçi</i>	migrant worker
<i>gümrük</i>	customs
<i>hacı, hacj; hadzi</i> (GR), <i>hagi</i> (R), <i>hadzhi</i> (BG)	pilgrim who visited Mecca or the Holy Lands;
<i>han, khan</i>	pilgrimage
	large commercial building for merchants with storage space
<i>hanum</i>	woman, wife, lady
<i>harac</i>	see <i>cizye</i>
<i>havale, hawala</i>	assignment of payment from a distant place through a written order
<i>havra</i>	synagogue

<i>havuz</i>	basin, pool
<i>heterochtones</i>	see <i>autochtones</i>
<i>hisse</i>	share
<i>hoca</i>	teacher, a Muslim respected for his knowledge of Islam
<i>iltizam, iltizamcı</i>	farming out a state revenue collection, tax farming system; tax farmer, see <i>mültezim</i>
<i>inan</i>	business partnership with unequal investment and distribution of profits
<i>kadi, kadı</i>	Muslim judge
<i>kaşana</i>	bar, café
<i>kaime</i>	interest-bearing paper money (1840–1862)
<i>kalauz</i>	middleman
<i>kalfa</i>	journeyman
<i>kaza</i>	administrative district, included several <i>nahiye</i>
<i>kefil</i>	surety, guarantor
<i>kiracı</i>	village carter
<i>kırcalı</i>	brigands who attacked and destroyed villages and roads in the late eighteenth-century Rumelia
<i>knez</i>	village elder
<i>knez, knjaz</i>	prince
<i>knezove, kocabaşı</i>	Christian notables, often elected
<i>koine</i>	common Greek language during the Hellenistic era
<i>kokona</i>	lady, originally used by the <i>phanariots</i>
<i>kondika</i>	church or guild register
<i>konkuma, kunkuma</i>	container for rose attar
<i>koumparos</i> (GR), <i>kum</i> (BG)	best man, godfather
<i>ktētor</i>	founder and donor to church or monastery
<i>kuruş, guruş, groša</i> (S), <i>grosia</i> (GR), <i>grosh</i> (BG)	silver coin, a standard unit of account until 1844; piastre in European sources. One <i>kuruş</i> equaled 40 <i>para</i> or 120 <i>akçe</i>
<i>kürkçi</i>	furrier
<i>kyr</i>	a corruptive form of <i>kyrios</i> (mister); used as a form of respect, often added before the name of influential people
<i>kyria</i>	madam, lady, wife, woman
<i>lettera circolare</i>	circular announcing the establishment or dissolution of a commercial company
<i>magazé</i> (GR), <i>mağaza</i>	storage, warehouse
<i>mahalle, mahalla</i>	city quarter
<i>mahr, mehr</i>	dowry given to a wife at marriage
<i>malikâne</i>	life-time tax farm
<i>meclis, meşlis</i>	council
<i>medrese</i>	religious school
<i>megalemporos</i> (GR), <i>veletrgovac</i> (S)	wholesale trader

<i>Megali idea</i>	an irredentist project for creating a state of all Greek-speaking territories with Constantinople as its capital, articulated in 1844
<i>mehana, mehane</i>	tavern
<i>mehkeme, mahkeme</i>	court, court building
<i>mesitas</i>	middleman in money changing
<i>millet</i>	officially recognized autonomous religious group
<i>moşie</i>	big farm in the Rumanian Principalities
<i>muaccele</i>	lump sum paid in tax farming
<i>mubaşır, mübaşır</i>	agent
<i>muhafız</i>	commander of a military unit
<i>muhassıl</i>	appointed provincial official with financial responsibility
<i>muhtar</i>	village elder
<i>mukataa</i>	revenue source, tax farm unit
<i>müdür</i>	administrator
<i>mülk</i>	privately owned land
<i>mültezim</i>	tax farmer, also known as <i>iltizamcı</i>
<i>mütevellîye, mutevelli</i>	trustee, primary designee for <i>vakuf</i> governance
<i>nahiye, nahija</i>	administrative unit, smaller than <i>kaza</i>
<i>obshtina</i> (B), <i>opština</i> (S)	village or town governing body, council
<i>oda</i>	room
<i>okka</i>	unit of weight, around 1.28 kg
<i>omologia</i>	see <i>poliçe</i>
<i>ortaklık</i>	partnership
<i>öşür, üşür, aşar</i>	tithe on crops
<i>para, pare, pari</i>	silver coin
<i>paşalık</i>	gubernatorial district, headed by pasha
<i>Phanar</i>	neighborhood in Istanbul where the Ecumenical Patriarch resides
<i>phanariot</i>	resident of the Phanar district in Constantinople with strong ties to the Patriarchate and the Ottoman administration
<i>Philiki Etaireia</i>	a secret society founded in 1814 in Odessa that initiated the Greek Revolution
<i>piastre</i>	see <i>kuruş</i>
<i>poliçe, politsa</i>	letter of credit, bill of exchange, see <i>omologia</i>
<i>Porte, the Sublime Porte</i>	the Ottoman government
<i>prečani</i>	Serbs who moved back to Serbia from the Habsburg Empire
<i>proikia</i> (GR), <i>prikia</i> (B)	dowry, usually given by the bride's family
<i>reaya</i>	tax-paying Ottoman subjects
<i>Rumeli, Rumelia</i>	the Balkan part of the Ottoman Empire; also called "Turkey-in-Europe" in travelers' accounts
<i>rusumat, resumat</i>	usually tax on pigs
<i>sancak</i>	administrative unit, sub-province of <i>vilayet</i> , includes several <i>kazas</i>

<i>sarraḡ</i>	moneychanger, banker
<i>schlep</i>	iron lighter
<i>sicil</i>	<i>kadi's</i> register, record
<i>Skupština</i>	Assembly
<i>sovat, suvat</i>	pasture
<i>şayak</i>	type of <i>aba</i> or cloth; finer quality cloth
<i>şeriat, shari'a</i>	Islamic religious law
<i>taksit</i>	installment
Tanzimat	period of reforms (1839–1876)
<i>tefter</i>	register of a guild, merchant, council
<i>tekke</i>	dervish lodge
<i>tezkere</i>	license for exercising trade, permit
<i>tophane</i>	imperial arsenal
<i>tüccar</i>	merchant
<i>tüccaret, ticcaret</i>	commercial court
<i>türbe</i>	cemetery
<i>vade</i>	term of credit
<i>vakıf, vakf, vakuf, waqf</i>	a religious or charitable endowment; pious foundation
<i>vali, valiya</i>	governor of a <i>vilayet</i>
<i>varoš, varoş, varosh</i>	suburb, quarter
<i>vekil</i>	representative
<i>vilayet</i>	large administrative province, includes <i>sancaks</i>
<i>voyvoda</i>	provincial Ottoman official; prince of Moldavia and Wallachia
<i>yağmurluk</i>	broadcloth or a cloak made from such a fabric
<i>yürgan</i>	cover, blanket

INTRODUCTION

The mythology of Hermes was affected not only by the transference of the market from the boundary to the city agora, but also by the concentration of commercial activity in the hands of a specialized profession of merchants – “the professional boundary-crossers,” as they are called in Homer.¹

Recent tragic events in the Balkans have stimulated abundant research on nationalism. Yet, the excessive attention to violence only obscures various forms of co-existence and cooperation and often exaggerates the role of state-centered ideologies, discourses, and practices. It is difficult to find comparative studies on the meandering paths of national identity formation and nationhood-in-the-making – before, during, and after transitions from multiethnic empires to nation-states. Even less attention has been paid to ambivalent social groups that variously supported and opposed different nationalist practices and discourses. Merchants, “the professional boundary-crossers,” constitute one such group that transcends ethnic, social, linguistic, confessional, political, cultural, and geographical frontiers.

This book, concerned with multiethnic merchant networks, traces generation-specific perspectives on economy, society, and state, in times of war and peace, against the broader backdrop of Balkan, Ottoman, and European history. I approach the complex process of modernization by narrowing it to the articulations of a middle social stratum during a period of about hundred years, which overlapped with the emergence of nation-states in the Balkans, reforms in the Ottoman Empire, and the escalation of the Eastern Question. Unlike research on political elites or “history from below,” this work offers a different approach, what can be called “mesohistory,” or history from the middle up and down, focusing on (semi)educated actors, specifically three generations of Balkan merchants. This is a relatively understudied subject going back to Traian Stoianovich’s seminal article published in 1960.² Furthermore, this study looks at non-statist views of an intermediary group employing various

¹ Norman O. Brown, *Hermes the Thief. The Evolution of a Myth* (The University of Wisconsin Press, 1947), 44.

² Traian Stoianovich, “The Conquering Balkan Orthodox Merchant,” *JEH* 20, no. 2 (Jun., 1960): 234–313.

modes of communication with state bureaucracy, church, other social groups, and within itself.

Yet the merchant stratum was not a homogenous body, but rather consisted of diverse ethnic, religious, linguistic, and social groups with a high level of upward and downward mobility collaborating and competing with each other and with their European counterparts. Even the terminology used by the Ottoman government in issuing *tezkeres* (permits) and tax receipts reveals a great understanding of commercial activity – around thirty different types from shopkeeper to *tüccar* (merchant).³ There was a constant flux of local power sharing and various coalitions within multiple networks, which indicates a high level of multiethnic business and political cooperation among these “portfolio capitalists.”⁴ In order to capture features of this multitude, I have adopted two approaches: generational and network analysis. This combination allows a reconstruction of a dynamic account of continuity and change. A comparative analysis within and among the generations avoids the trap of static rendering of the past. In this study I combine qualitative and quantitative approaches and prosopography, tracing a family through three generations – the Tüpchileshtovs, Ottoman merchants whose experiences encapsulate a wealth of significant social and economic changes in the Balkans. The family engaged in multiple activities and left a rich archive consisting of approximately 28,000 units covering the period from the 1830s until the 1890s.⁵ However, this is not precisely a case study method but instead a form of collective social biography. The Tüpchileshtovs’ life story is integrated within a broad milieu of merchants from a vast geographic area, diverse social status, ethnic affiliations, and political standings. My study examines some common cohort features, a “similarity of location of a number of individuals within a social whole,” and the transfer of economic, cultural, and social capital through and within generations.

³ According to the data, compiled by Todorov for ten cities in the Danubian *vilayet* in the 1860s. Nikolai Todorov, *The Balkan City 1400–1900* (Seattle: University of Washington Press, 1983), 395–396.

⁴ Sanjay Subrahmanyam and C. A. Bayly, “Portfolio capitalists and the political economy of early modern India,” *The Indian Economic and Social History Review* 25, no. 4 (1988): 410–424.

⁵ The main archive is kept at the Bulgarian Historical Archive at the National Library in Sofia. It was moved from Istanbul to Sofia in the 1890s and was bought by the Archive in 1930. See Konstantin Mutafov, “Arkhiyüt na Khristo Tüpchilestov,” *Bülgarska Misl* 2 (1932): 132–139; *Inventaren opis na arkhivite sükhvaniavani v Bülgarski istoricheski arkhiv*, vol. 1, (Sofia: Narodna biblioteka “Sv. Kiril i Metodii,” 1963), 39–62. Other documents are kept at the Central State Archive in Sofia.

The usual 30-year definition of a generation is not rigidly adopted, because “other intermediary groups” are significant influences in the complex negotiation between tradition and modernity.⁶ Hence, instead of looking at the new states only through the lenses of rupture and distancing from the Ottoman past (which did happen), my treatment suggests another interpretation from the perspective of generational continuity.

The application of network analysis to the commercial layer and reconstructing of professional, family, and social strategies provides an interpretive scope that includes both formal relationships and informal practices. In his interpretation of commercial networks, Fernand Braudel has attracted attention to collaboration, assistance, and competition among trade webs, but focused his analysis to the framework of various minorities.⁷ Philip Curtin has also paid attention to the formal and informal aspects of network functions but only within the trade diaspora.⁸ Mark Granovetter, on the other hand, has described a sociological network model based on weak ties, which created social cohesion among various groups and enabled opportunities for mobility.⁹ All these relations are socially and contextually embedded, with frequent shifting. These parallel networks appropriated space both physically and symbolically. The complex coexistence of economic and daily interests operated within shared spaces, challenging the conventional notion of the separate worlds of *millets* (officially recognized religious groups). Moreover, the prevailing view in national historiographies that the Turks (Muslims)¹⁰ avoided trade and were involved mostly in bureaucracy is brought into question. The paradigm of decline, which posits the insecurity of property and life

⁶ Karl Manheim, *Essays on the Sociology of Knowledge* (New York: Oxford University Press, 1952), 276–220.

⁷ Fernand Braudel, *The Wheels of Commerce. Civilization & Capitalism 15th-18th century*, vol. 2, (New York: Harper & Row, Publishers, 1982), 149–168. For recent research inspired by Braudel's concept of the Mediterranean world, see two special issues. Anthony Molho and Diogo Ramada Curto, “Les réseaux marchands à l'époque moderne,” *Annales, Histoire, Sciences Sociales* 58, no. 3 (May–June, 2003): 569–579; Maria Christina Chatziioannou, “Networking and Spatial Allocation Around the Mediterranean, Seventeenth-Nineteenth Centuries,” *The Historical Review/ La Revue Historique* 7 (2010): 9–13.

⁸ Philip D. Curtin, *Cross-cultural trade in world history* (Cambridge: Cambridge University Press, 1984), 3.

⁹ Mark S. Granovetter, “The Strength of Weak Ties,” *The American Journal of Sociology* 78, no. 6 (May, 1973): 1360–1380.

¹⁰ In many primary sources, the term “Turk” denotes Muslims. Eldem also points out that the same term did not bear any ethnic connotation in the eighteenth-century French commercial sources. The Ottoman materials from the same period were using the term “Türk” for Turkomans or peasants and had a pejorative connotation. Edhem Eldem, *French Trade in Istanbul in the Eighteenth Century* (Leiden: Brill, 1999), 218.

and continues to shape much of the research on the subject, is at odds with considerable archival material on property ownership, of both male and female proprietors. Beyond the common conceptualization of traders as channels of modern Western ideas, one has to consider that the economic stimuli of the huge Ottoman markets and the cosmopolitan city culture created an amalgam of concurrent support and opposition to nationalist movements and ideologies.

My inquiry into these social interactions was informed by certain guiding questions: What is the relationship between economic and political behavior?; How does modernization impact different social groups and generations, and how do they adopt/adapt and resist the changes?; What is the role of language and religion in shaping social, national and professional identities?; How did multiethnic networks function?; How does gender enter into such a complex picture?

A series of caveats are in order. First, this study explores the multiethnic commercial networks in the central Balkans, excluding the western parts of the peninsula, Moldavia and Wallachia and the Greek islands where the political and socio-economic conditions were different. However, where appropriate, data from those regions as well as Serbia and Greece, after they achieved autonomous and independent status, were included. Thus, the notion of Balkans encompasses Rumelia (the so-called "Turkey-in-Europe"), the nineteenth-century European possessions of the Ottoman Empire. Second, the focus is on inland trade; social networks and maritime commerce in the Mediterranean and big port cities are beyond the scope of this book. Third, the Greek diaspora communities in Italy, Austria, and Russia are only discussed within the context of their relations to and impact on the Ottoman Balkans. Fourth, the chronological framework, starting with the 1780s, marks the onset of tumultuous times in both Europe and the Ottoman Empire and the Russian territorial expansion in the Black Sea and beyond. The outer chronological boundary, the 1890s, speaks to the assertion of the major Balkan nation-states with their competing territorial claims, efforts toward economic modernization, and the emergence of middle classes with European lifestyles. Last, the heterogeneous and fragmentary body of archival sources inevitably suffers from certain lacunae and often leads to highly selective types of examples.

Merchants as social actors left extensive but idiosyncratic traces, such as ledgers, bills of exchange, letters, wills, commercial contracts, price lists, insurance notes, and the like. A close reading and detailed contextualization of these rich and infrequently used primary sources opens access to multiple levels of activities and suggests a more nuanced human por-

trayal of the nineteenth century through everyday practices, behaviors, and emotional states. Unlike many studies on trade in which travelers and consuls are narrating stories about merchants, I have brought to the forefront the voices of merchants. The empirical evidence is based on exhaustive archival materials kept in multiple archives in Bulgaria, England, and Serbia – of which the commercial correspondence in several languages provides a comparative context of non-governmental viewpoints. Additional perspectives came from miscellaneous collections and manuscript and rare book collections in various libraries and museums, such as Bansko, Belgrade, Bucharest, Cambridge, Gabrovo, London, Oxford, Samokov, Sofia, and Tŭrnovo. Geographically, the research “covers” the present-day Ottoman successor states in Southeastern Europe. The study engages a dialog between primary and secondary sources and the major debates in these national historiographies with regards to nationalism, modernity, and the Ottoman legacy.

The book consists of seven chapters. The first three follow a chronological order encompassing a wide geographic and ethnic sample of merchants of three generations, introducing their novel ways of doing business that distinguish each cohort from the previous one as well as the continuities of older practices. Chapter Four looks at the largely ignored topic of women’s business activities. Female entrepreneurship sheds additional light on the family as a social and economic unit. The remaining three chapters draw from this “raw material” and shift to a diachronic analysis of practices across social space and time, loyalties, and sociability – an approach applied at both intra- and intergenerational levels.

The period under investigation corresponds to the broader processes of the economic incorporation of the Ottoman Empire into the world economy and the shifting power relationships of the Eastern Question. However, the exogenous factors and international framework shaped only some aspects of national identity, whereas the specific endogenous economy and pace of social transformations of each country imbued their respective commercial strata with distinct mythologies concerning the national revolution. The three generations of tradesmen also personify the new lifestyles and consumption patterns. The adoption and adjustment of modern values and modes of behavior, called *alafranga*, is thus a significant aspect of being a merchant according to the “New Times.”¹¹ Those notions are seen through the lenses of “multiple modernities,” a term

¹¹ Mikhail Madzharov, *Spomeni* (Sofia: Izdatelstvo Bŭlgarski pisatel, 1968), 124.

borrowed from S.N. Eisenstadt, which distinguishes between modernity and Westernization, treating modernity as a “story of continual constitution and reconstitution of a multiplicity of cultural programs.”¹² The various forms and levels of transition from the Ottoman Empire to nation-states, such as rural to urban, pre-industrial to industrial, illiterate to literate, religious to secular, patriarchal to modern, are framed using an eclectic assortment of major tropes of modernity and nationalism.

One can distinguish three generations of research on the three generations of Balkan tradesmen. Earlier works by authors such as N. Svoronos and Traian Stoianovich were mostly based on European sources and represent not just a Eurocentric approach but also focus on international trade. Many of them looked at trade as a tool of integration into the world capitalist economy, and were based on quantitative official and/or consular data. Similarly, there is a body of national economic histories produced in each one of the successor nation-states that provides more details, and yet again, commerce is seen as a series of numbers, commodity traffic, transport prices, taxes, state monopolies, and tariffs. Most of them emphasize the role of national bourgeoisies and the contributions of merchants to national movements. The second generation of research is primarily based on Ottoman sources, such as various tax and judicial records, and enriches the picture of social stratification and relationships with and within the state. Some of these studies, however, paid too much attention to documents coming from the central government, or what can be called a Başbakanlık Osmanlı Arşivi’s (Prime Ministry Archives) syndrome.¹³ Consequently, the third and more recent generation of research counterbalances this asymmetry by focusing on the merchant’s microcosm and includes local histories and prosopographies.

This study also offers a perspective from the merchants’ desks, an unofficial angle that often is missing from other studies. While Halil Inalcık’s seminal article on Ottoman merchant capital¹⁴ looks at the Muslim merchants, Stoianovich’s above-mentioned article privileges their Christian colleagues, but neither interlinks them. I believe that the chapters that follow will shed new light on inter-ethnic collaboration and competition.

¹² S. N. Eisenstadt, “Multiple Modernities,” *Daedalus* 129, no. 1 (Winter, 2000), 2–3.

¹³ Faroqhi is one of the first authors who cautioned about “document fetishism” in an Ottoman context. Suraiya Faroqhi, “In Search of Ottoman History,” *The Journal of Peasant Studies* 18, no. 3 and 4 (April/July 1991): 235–236; Edhem elaborates on this issue and introduces the term “paleographic fetishism.” Eldem, *French Trade in Istanbul*, 7.

¹⁴ Halil Inalcık, “Capital Formation in the Ottoman Empire,” *JEH* 29, no. 1 (1969): 97–140.

The level of formal and informal exchanges among various groups was more complex and porous than earlier narratives suggested. This research draws attention to local economic alliances, reflective of broader social contexts. Carefully delineated contextualization brings in various personal stories and multivocality. Such anecdotal details shed light on the human portrayal of the “professional boundary-crossers.” In other words, merchants as a category of social analysis in Balkan historiography have been researched mostly in articles, frequently with reference to national or diaspora contexts. The scarcity of Balkan studies is in stark contrast with the extensive research on British, French, and Indian merchants and networks. With all its limitations, this book offers some fresh ideas on regional trends in a comparative context. I make no claim that this is the singular exhaustive approach to the subject. On the contrary, I hope that my research will stimulate studies in various new directions and pathways.

CHAPTER ONE

THE FATHERS, 1780S–1820S

In his memoirs, Tsani Ginchev described how his grandfather went working abroad (*gurbet*) as a gardener to Braşov. He returned to his native Liaskovets with 1,000 kuruş,¹ a red horse, black boots, and a Vlach fur cap. At the end of the eighteenth century, this was a lot of money and he built a two-storey house and bought land. He was considered a wealthy man.²

This vignette captures themes that this chapter discusses: geographical and social mobility, capital accumulation, and consumption. It also reveals different generational mentalities – the fathers left fragmented materials such as ledgers, wills, bills of exchange, and correspondence with a modest concept of the self and wealth. It was the generation of the grandsons that became more explicit about status and began constructing family narratives.

This chapter analyzes four interlinked topics: the mix of economic occupations (trade, craft, putting-out system, tax farming, money lending), organization of business activities, various approaches to capital accumulation and investment patterns, and interethnic networks. The chapter also interprets these socio-economic transformations within the current political events such as wars, the Napoleonic expansion, the *ayans'* (local notables) and *kurcalis'* (brigands) times, the Serbian revolts and their negative and positive impact on economy and social life. I will focus on the multiple occupations, high mobility, and multiethnic commercial webs that shaped the Balkan economy and society rather than the preoccupation with foreign commercial penetration or prosperity of the merchant diaspora.

It is commonly accepted that the Ottoman Empire was gradually incorporated into the world economy, and its Balkan provinces paved the way.³ The industrial boom in Western Europe turned the Ottoman provinces into both suppliers of raw materials for Europe and markets for European

¹ *Kuruş* (Hereafter k.), a silver coin, a standard unit of account until 1844; piastre in European sources.

² Raina Gavrilova, *Koleloto na zhivota* (Sofia: Universitetsko izdatelstvo "Sv. Kliment Ohridski," 1999), 235–236.

³ Huri Islamoğlu, ed., *The Ottoman Empire and the World Economy* (Cambridge: Cambridge University Press, 1987).

manufactured goods. Consequently, the Balkan merchants benefited from the change even more than the European traders and enjoyed an “unprecedented prosperity.”⁴ N. G. Svoronos and Traian Stoianovich emphasized the European penetration and competition and lack of security as obstacles for Greek and other Christians to develop industries. Hence, they were bound to accumulate capital mainly through commerce.⁵ The wealth of archival materials begs for nuancing this asymmetrical approach, based mainly on European sources such as travel accounts, chamber of commerce and consular reports.⁶ While commerce was a key component, other activities making the merchant profession a crystallization of the broad array of multiple occupations were also crucial. This chapter seeks to reconstruct those pieces in their togetherness. Local guild productions, the putting-out system, and interregional trade with Anatolia suggest some alternative versions of economic life. Thus, Nikolai Todorov has analyzed the accumulation of capital by masters within the guild and the possibilities of avoiding guild rules through long-distance trade in *aba* (coarse woolen cloth). The masters gradually took control over textile production and linked various rural areas together.⁷

A caveat is in order here – I have some reservations about the use of the term “merchant class.” The class approach to merchant group(s) emphasized by Stoianovich has firmly entrenched itself in the literature.⁸ It stems from marxist interpretations but from two different directions. On the one hand, Balkan national historiographies conceptualized merchants as a bourgeois class and “bearers of the new capitalist relations”

⁴ Traian Stoianovich, “The Conquering Balkan Orthodox Merchant,” *JEH* 20, no. 2 (Jun., 1960): 259.

⁵ N. G. Svoronos, *Le commerce de Salonique au XVIII^e siècle* (Paris: Presses Universitaires de France, 1956), 356–357; McGowan has also noted the “diversion of energy and capital into trade and away from industry.” Bruce McGowan, “The Age of the Ayans, 1699–1812,” in *An Economic and Social History of the Ottoman Empire*, vol. 2, 1300–1914, eds. Halil Inalcik and Donald Quataert (Cambridge: Cambridge University Press, 1994), 641.

⁶ For a discussion on Eurocentric bias in sources on commerce see Edhem Eldem, *French Trade in Istanbul in the Eighteenth Century* (Leiden: Brill, 1999), 4–11.

⁷ Nikolai Todorov, *The Balkan City 1400–1900* (Seattle: University of Washington Press, 1983), 266, 460. Recent research has introduced a new component into the accumulation of capital in guild organizations through the institution of partnerships, in which many *aba* masters participated. Andreas Lyberatos, *Oikonomia, Politikē kai Ethnikē Ideologia. Ē diamorphosē tōn ethnikōn kommatōn stē Philippoupolē tou 19ou aiōna* (Ērakleio: Panepistēmiakes Ekdoseis Krētēs, 2009), 74–75.

⁸ See Inalcik and Quataert, eds., *An Economic and Social History of the Ottoman Empire*, 695, 700; Molly Green, *A Shared World. Christians and Muslims in the Early Modern Mediterranean* (Princeton: Princeton University Press, 2000), 121.

in the context of transition from feudalism to capitalism. They sprang predominantly from the “subjugated peoples” while the “ruling nationality remained a stranger to the general growth of productive forces” and their bureaucratization transformed them into “one of the most parasitic of feudal classes.”⁹ Yet it is difficult to establish that merchants had a distinct economic and social identity. Scholars like Svoronos based their argument on common political and ideological goals. According to him, the Greeks formed the bourgeoisie in the big cities in the Balkans and not only influenced the other Balkan bourgeoisies but also became a “vehicle for national consciousness.” They were the “interbalkanic element” that became the intermediary for the Europeanization of the Balkan peoples and created “economic unity” and shared Balkan consciousness.¹⁰ Similarly, concepts of class were a prevalent analytical tool in the economic, institutional, and demographic debates in the 1960s and 1970s about transition from feudalism to capitalism in early modern Europe, especially in Britain and France, including the Brenner debate. Although the idea of a merchant class originated within the marxist tradition, it was later adopted by scholars from diverse historiographical schools without necessarily preserving its original meaning.

Yet various instances of combined crafts, putting-out system, tax farming, money lending, and even teaching suggest hybrid occupations. Merchant activity involved many other social groups diffusing its class dimensions: peasants, bureaucracy, clergy as investors and /or participants.¹¹ It was an interconnected amorphous stratum with no shared social identity spread across social, ethnic, and religious (not gender, though) spectrum. Thus one should not take the term “merchant” at face value. I use it as a composite term, which is particularly applicable to the period of pre-industrial economy and pre-national identities within a multiethnic imperial framework. It is exactly the Ottoman context in a process of economic integration that nurtured such amalgamation of professions at the turn of the eighteenth century. However, I do not claim an Ottoman exceptionalism, as Sanjay Subrahmanyam and C. A. Bayly have demonstrated merchants were not

⁹ Todorov, *The Balkan City*, 194–195. The view of Turkish laziness permeated nineteenth-century travel literature. G. Muir (Mackenzie) and A. P. Irby, *Travels in the Slavonic Provinces of Turkey-in-Europe*, vol. 1 (London: Daldy, Isbister & CO., 1877), 141.

¹⁰ Svoronos, *Le commerce de Salonique*, 355–356.

¹¹ Masters has also contended that trade was the most accessible way of accumulating wealth in Aleppo but “there was not a true class of merchants” because they diversified their wealth into less risky activities. Bruce Masters, *The Origins of Western Economic Domination in the Middle East* (New York: New York University Press, 1988), 5–6.

only economic but also political brokers in India. Related to the class issue is the stage approach introduced by Stoianovich.¹² He outlined five stages (“carter, commission or forwarding agent, independent merchant, moneylender, and finally banker and parfait négociant”) of a merchant’s career but primary sources suggest that instead of a linear promotion and teleological view, it would be better to look at the merchant’s profession in terms of transformations and the simultaneous existence of multiple practices and a “portfolio of occupations.”¹³

The Political Context

While the first half of the Ottoman eighteenth century was marked by several wars against Venice, Austria, and Russia, the second half was occupied mostly by military engagements with Russia during the periods 1768–1774, 1788–1792, and 1806–1812. In addition, several internal disturbances exploded: from the Patrona Halil’s revolt (1730) to the Serbian Revolts (1804–1813, 1815) to the Greek War of Independence (1821–1829). Moreover, the French Revolution and the Napoleonic Wars (1798–1815) disrupted the Mediterranean trade. A substantial part of those events overlapped with the reign of Sultan Selim III (1789–1807). In Rumelia, this was the time of the kırcalis (1797–1807), and ayans’ revolts. The ayans were not a homogenous group, though. Many of them purchased tax farms and not only increased their personal incomes but also entered into the flourishing contraband trade in the eighteenth century, and merchants became their natural allies.¹⁴ Whilst Balkan historiographies insisted on the destructive aspects of that period, recent scholarship has asserted their multidirectional ramifications. Thus, Ali Pasha (1787–1820), who controlled a substantial part of mainland Greece and parts of Albania, launched projects of improving communications (including roads and

¹² Stoianovich, “The Conquering Balkan Orthodox Merchant,” 305–306, 312.

¹³ The term was inspired by research on Indian merchants. Sanjay Subrahmanyam and C. A. Bayly, “Portfolio capitalists and the political economy of early modern India,” *The Indian Economic and Social History Review* 25, no. 4 (1988): 410–424.

¹⁴ Deena R. Sadat, “Rumeli Ayanlari: The Eighteenth Century,” *The Journal of Modern History* 44, no. 3 (Sep. 1972): 349, 354.

hans) and stimulating trade.¹⁵ It was under his son's rule that the industries in Tyrnovos and Ambelakia bloomed.¹⁶

Since the seventeenth century, warfare triggered changes in the taxation system, and especially the introduction of *iltizam* (a system of farming out a state revenue collection) and *malikâne*, or lifetime tax farm. Tax farming brought together many social groups and stimulated various forms of cooperation on horizontal and vertical levels.¹⁷ Local notables benefitted from these arrangements in their positions as tax collectors for absentee contractors (usually living in the capital) but also because they controlled the apportioning of tax loads at a local level.¹⁸ Traditionally, this period is interpreted as a time of decentralization and separatist movements. Demobilization after the wars released multiple soldiers, some of them became part of the retinues of leading ayans, and others were organized in bands (*kırcalıs*) and created chaos and destruction. The weak central state led to the rise of Ali Pasha of Ioannina, Osman Pazvantoglu of Vidin, Mehmet Buşatlı of Albania, and Mustafa Bayraktar of Silistra (Silistre), to name just a few of the most prominent ayans. To marginalize or co-opt them, the Porte (the Ottoman government) tried various strategies from issuing pardons to sieges to granting a vizier's status. Some of them alternated between serving and confronting the government.¹⁹ Recent research has challenged the thesis of decentralization and introduced the idea of "localization" of Ottoman administrative and military practices by local

¹⁵ K. E. Fleming, *Muslim Bonaparte. Diplomacy and Orientalism in Ali Pasha's Greece* (Princeton: Princeton University Press, 1999), 44–45; Sugar has interpreted the ayans' rule both as paving the way for the subsequent uprisings and independent movements and "potential nucleus for the birth of reconstructed Ottoman Empire." Peter F. Sugar, *Southeastern Europe under Ottoman Rule, 1354–1804* (Seattle: University of Washington Press, 1977), 240.

¹⁶ Michael Palaret, *The Balkan Economies c. 1800–1914. Evolution without Development* (Cambridge: Cambridge University Press, 1997), 37; Yannis Yannouloupoulos, "Greek Society on the Eve of Independence," in *Balkan Society in the Age of Greek Independence*, ed. Richard Clogg (Totowa, New Jersey: Barnes & Noble Books, 1981), 24–25; Stoianovich, "The Conquering Balkan Orthodox Merchant," 257; Todorov, *The Balkan City*, 272–274.

¹⁷ Linda Darling, *Revenue Raising and Legitimacy. Tax Collection and Finance Administration in the Ottoman Empire 1500–1660* (Leiden: Brill, 1996), 136.

¹⁸ Fikret Adanir, "Semi-autonomous forces in the Balkans and Anatolia," in *The Cambridge History of Turkey*, vol. 3, *The Later Ottoman Empire, 1603–1839*, ed. Suraiya Faroqhi (Cambridge: Cambridge University Press, 2006), 169; Ali Yaycioğlu, "Provincial Power-Holders and the Empire in the Late Ottoman World," in *The Ottoman World*, ed. Christine Woodhead (London and New York: Routledge, 2012), 444.

¹⁹ Barbara Jelavich, *History of the Balkans. Eighteenth and Nineteenth Centuries*, vol. 1, (Cambridge: Cambridge University Press, 1983), 123–126.

urban elites; tax farming became a pivotal tool in this process.²⁰ As Karen Barkey aptly put it, “empires are negotiated enterprises” and brokerage was key to Empire’s flexibility.²¹

Contemporary materials, such as the Prota Matija Nenadović’s memoir and Sofroniï Vrachanski’s autobiography,²² both educated and politically engaged clergy, offered an emotional perspective on these events. However, other sources describe the ayan and kırcalı period in distant tones. A case in point is the chronicle of *hacı* Veliko,²³ merchant of Shumen (Şumla, Şumnu). He mentioned the death of his wife Kera in 1775 with the same calm tone as his description of the attempt of Mehmed Karlovlu, the ayan of Yeni Pazar (Novi Pazar), to invade Shumen in 1803. He was stopped by Osman Pazvantoğlu’s troops. The chronicler also casually noted how the Russians during the Russo-Ottoman War of 1806–1812 organized a siege of Shumen. Yet his tone changed when the army presence in the town increased the prices of food: 52 *para* per *okka* flower, 18 p. bread, 64 p. *okka* rice, 100 p. *okka* cheese, 20 p. wine, etc.²⁴

The redistribution of resources and power conflicts affected the population in many ways. Thus, in 1804 the Serbs in the *paşalık* of Belgrade rose not against the Porte but against the four local Janissary leaders, called *dahis*, who had links with Osman Pazvantoğlu.²⁵ Their goal was restoration of order not political secession, and according to Prota Mateja Nenadović, the principal instigators for the First Serbian Revolt in 1804 were the families of *knezes* (village elders), the clergy or the merchants.²⁶ Karadjorgje himself, the revolt’s leader, was a livestock trader. Likewise, Tudor Vladimirescu, the head of the Rumanian uprising in 1820, was active in cattle trade.²⁷ Some tradesmen benefitted substantially from the situation: Stevan Živković, a merchant who fled from Belgrade’s *dahis* to

²⁰ Dina Rizk Khouri, “The Ottoman centre versus provincial power-holders: an analysis of the historiography,” in *The Cambridge History of Turkey*, vol. 3, 136–137.

²¹ Karen Barkey, *Empire of Difference. The Ottomans in Comparative Perspective* (Cambridge: Cambridge University Press, 2008), 193.

²² Prota Matija Nenadović, *The Memoirs of Prota Matija Nenadović*, trans. Lovett F. Edwards (Oxford: Oxford University Press, 1969); Sofroniï Vrachanski, *Zhitie i stradanija greshnago Sofronia*, ed. Nikolai Dilevski (Sofia: Nauka i izkustvo, 1989).

²³ *hacı* (Hereafter h.), a pilgrim who visited Mecca or the Holy Lands.

²⁴ Ventseslav Nachev and Nikola Fermandzhiev, *Pisakhme da se znae. Pripiski i letopisi* (Sofia: Izdatelstvo na Otechestvenia front, 1984), 303–304.

²⁵ Jelavich, *History of the Balkans*, 125, 196.

²⁶ Nenadović, *The Memoirs of Prota Matija Nenadović*, XVIII, XLVII.

²⁷ Jelavich, *History of the Balkans*, 209. Both Karadjordje and Vladimirescu were also veterans and served in the Austrian and Russian armies, respectively. L. S. Stavrianos, *The Balkans since 1453* (New York: New York University Press, 2000), 213.

Zemun, delivered regularly gunpowder and munitions to the Prota starting in 1804.²⁸ This deed was not altruistic, “Živković went on making his 130 per cent and was building up a capital for himself.”²⁹ Although the figure is probably exaggerated, others were not philanthropists either; such was the case of the merchants in Mitrovitza. They benefited from the revolt by engaging in both legal import-export trade between Austria and the Serbian lands and illegal smuggling of arms and ammunitions.³⁰ The ledger of Marko Teodorovich, a merchant of Bansko, reveals that he also participated in the trade in rifles in 1804 through a correspondent in Belgrade even though he was away from the arena of fighting.³¹ This suggests a broader network of gun trade that involved the so-called “Greek” merchants, a composite term that will be discussed later.

It was in the export of livestock for Austria where a new group of merchants emerged at the turn of the eighteenth century; namely, Serbs whose origins were from rural area. At that time the import trade in Serbian towns was dominated by foreign and Greek merchants. The Serbian traders, as seen from the examples above, were also active participants in the First Revolt and many of them not only enriched themselves during the uprising but also returned to trade after that, dealing especially in cattle, foodstuff, and salt.³² Nikola Milićević-Lunjevica (1767–1842) presents another good illustration of the trend of accumulating capital through trade in livestock.³³ After the Second Revolt (1815) it became easy to launch a business because it was possible to begin trade with a start-up capital of 500 *groša*.³⁴ Thus, both revolts facilitated not only this shift in the ethnic composition of the merchants but also the pace of accumulation of money and emergence of broader commercial networks.

²⁸ The memoir was written in the 1830s and some events are presented in “narrative retrospection” and others in “narrative prospection.” See the introduction by Maksimović. Protá Mateja Nenadović, *Izbrana dela*, ed. Goran Maksimović (Sremski Karlovci: Izdavačka knjižarnica Zorana Stojanovića, 2007), 6, 12.

²⁹ Nenadović, *The Memoirs of Protá Matija Nenadović*, 58, 72, 88.

³⁰ Slavko Gavrilović, “Mitrovački trgovci i prvi srpski ustanak (Povodom 175-godišnjice prvog ustanka),” *Zbornik matice srpske za istoriju* 20 (1979): 109–111.

³¹ The ledger covers the period 1798–1804. Kúshtha-Muzei “Nikola Vaptsarov,” *Túrgovski tefter* (Hereafter KM-NV, *Túrgovski tefter*), 21.

³² Danica Milić-Miljković, *Trgovina Srbije (1815–1839)* (Beograd: Nolit, 1959), 17–22, 31.

³³ In 1815, he had deals with cattle of 52,822 k. and 99,221 k. in 1816. Danica Milić, “O delatnosti jednog istaknutog nosioca trgovačkog kapitala,” *Zbornik Muzeja prvog srpskog ustanka* (Beograd, 1960), 56–57.

³⁴ Milić-Miljković, *Trgovina Srbije*, 122.

Some of those merchants were also involved in diplomatic missions. For example, Marko Teodorovich, was sent by Miloš Obrenović in Istanbul (Constantinople, Tsarigrad), Bucharest, and Belgrade.³⁵ Traders' geographic mobility was considered so common that the Russian consul-general in Jassy (Jași) suggested that the Serbian delegation pretend to be "Moldavian merchants who are Russian subjects."³⁶ In sum, the political framework was quite conducive to making profits, living a mobile lifestyle, and engaging with Ottoman and foreign governmental institutions and individuals. The following paragraph explores the variety of economic practices and their practitioners.

Merchants of High Status

The complex system of local, regional, interregional, and long-distance markets was mediated by a large array of peddlers, *dükkân* (shop) owners, medium-size traders, and wholesale (*megalemporos*, *veletrgovac*) merchants. These multiple commercial practices evolved in various networks based on a hierarchy of merchants with diverse status and wealth.

One such group was the protégé merchants or *beratlis*, whose status was based on the capitulations.³⁷ Each foreign consulate was allowed to issue a fixed number of *berats* (imperial patent) to translators (*dragomans*) but the quota was constantly violated and *berats* were sold. Their sale was a privilege of the ambassador and supplemented his salary but consuls had a "mediating role" in this process.³⁸ The protégés' initial role is reminiscent of *banians*, cross-cultural brokers in Madras and Bengal,

³⁵ Rumiana Radkova, *Neofit Rilski i novobülgarskata kultura. Pürvata polovina na XIX vek*, 2nd ed., (Sofia: Nauka i izkustvo, 1983), 16–17.

³⁶ Nenadović, *The Memoirs of Prota Matija Nenadović*, 101–102.

³⁷ Ali Ihsan Bağış, *Osmanlı Ticaretinde Gayrı Müslimler. Kapitülasyonlar Avrupa Tüccarları, Beratlı Tüccarlar, Hayriye Tüccarı (1750–1839)* (Ankara: Turhan Kitabevi, 1983), 17–39. Maurits H. Van den Boogert, *The Capitulations and the Ottoman Legal System. Qadis, Consuls and Beratlis in the Eighteenth Century* (Leiden: Brill, 2005); Edhem Eldem, "Capitulations and Western Trade," in *The Cambridge History of Turkey*, vol. 3, 283–335.

³⁸ For example, prices varied between 2,500–6,000 k. before 1774 and reached 10,000 k. afterwards. The number of protégés is disputed. Bağış estimated that only Austria protected 200,000 and Russia 120,000 Ottoman subjects, but Van den Boogert has suggested that those numbers were much lower – around 2,500 for the entire Eastern Mediterranean. He has also questioned the thesis that *berats* were instruments of imperialism. Van den Boogert, *The Capitulations*, 77, 83, 90–92, 105. For a discussion see Murat Çizakça and Macit Kenanoğlu, "Ottoman Merchants and the Jurisprudential Shift Hypothesis," in *Merchants in the Ottoman Empire*, eds. Suraiya Faroqhi and Gilles Veinstein (Paris: Peeters, 2008), 203–213.

who also became capitalists and some times partners of their European principals. The most successful set up enterprises of their own, often in insurance or banking.³⁹ The Ottoman berat holders benefited by exemption from *cizye*, the permit for travel, and discounts on customs taxes. Each one could have servants who could also hold berat. The beratlis were most numerous in port cities where the majority of consulates were located. At the end of the eighteenth and the beginning of the nineteenth century many Greeks became protégés and gradually replaced the French merchants in Thessaloniki (Selanik, Salonica, Solun).⁴¹ Elena Frangakis-Syrett has broadened this process geographically and ethnically – stating that between 1780–1820, Greeks, Armenians, and Jews took over a large part of the trade between the eastern and western Mediterranean.⁴²

Dimitrios Bekellas is a telling illustration of the late eighteenth-century merchants involved in various networks of power and money. He was a beratli dragoman of the British consulate in Salonica and became embroiled in disputes with the church, local notables in Karaferye (Veroia, Ber), and Ottoman officials. The British protection offered not only tax exemptions for him and his two sons (as servants and larger net of relatives and partners), but also an entry into a network of other dragomans, such as the Kehayaoğlus. Thus, he made use of access to institutions and personal relations.⁴³ The dragoman beratlis had, as Christine Philliou argued, two natures: “working officially as intermediaries and unofficially as tax farmers and in guild and local politics.”⁴⁴

Since this status attracted more affluent merchants, the Ottoman fisc was losing substantial incomes. In 1802, during the rule of Sultan Selim III (1789–1807), a new group called *avrupa tüccars* (merchants of Europe), emerged. It consisted of non-Muslim *reaya* engaged in international trade. They had the same privileges as the protégé merchants and were meant to counterbalance their advantages (with the exception of paying *harac*,

³⁹ Philip D. Curtin, *Cross-cultural trade in world history* (Cambridge: Cambridge University Press, 1984), 175–176.

⁴⁰ Christine Philliou, “Mischief in the Old Regime: Provincial Dragomans and Social Change at the Turn of the Nineteenth Century,” *NPT* 25, Fall (2001): 106. Van den Boogert, however, claims that this was a symbolic exemption because it was not so high but “epitomized the difference between a privileged foreigner and a tributary subject of the sultan.” Van den Boogert, *The Capitulations*, 33.

⁴¹ Svoronos, *Le commerce de Salonique*, 353.

⁴² Elena Frangakis-Syrett, “Greek Mercantile activities in the Eastern Mediterranean, 1780–1820,” *Balkan Studies* 28, no. 1 (1987): 73–74.

⁴³ Antonis Anastasopoulos, “Building Alliances: A Christian Merchant in Eighteenth-Century Karaferye,” *Oriente Moderno*, Nuova Serie XXV (LXXXVI), no. 1 (2006): 65–75.

⁴⁴ Philliou, “Mischief in the Old Regime,” 11.

a low sum with symbolic meaning).⁴⁵ A parallel Muslim merchant organization, *hayriye tüccars*, was also established between 1806–1810.⁴⁶ Recent study has demonstrated that Selim III's policy was not only focused on inland trade but also on Ottoman maritime commerce; both cases were part of larger projects designed to protect Ottoman economic and political interests combined with the establishment of Ottoman consuls in the Western Mediterranean ports.⁴⁷ The *avrupa tüccars* were required to pay 1,500 k. for the *berat* to the Sublime Porte and had to have a *kefil* (surety). In the case of the island of Hydra, as one register reveals, the guarantors were mostly Christian notables from the same locality as the captain and/or ship owner, or Greek merchants in Istanbul. However, there were also nine Ottoman officials or merchants, a fact that suggests that the ship owners and their sureties were involved in common business.⁴⁸

Among the diaspora merchants, a group that has attracted a lot of scholarly research were the so-called "Greeks."⁴⁹ The appellation "Greeks" and "Greek" merchants referred mostly to Eastern Orthodox Christian traders from the Ottoman Empire in central Europe. In the Habsburg Empire, there were two groups among them: one dealing in transit trade and owners of small shops.⁵⁰ In 1769, their customs and tax privileges were curtailed and many assimilated.⁵¹ The expansion of commerce added new social meaning to the term "Greek." As D. J. Popović (and Stoianovich) have argued, it came to signify a more affluent urban stratum which was not confined

⁴⁵ M. Pakalın, *Osmanlı Tarih deyimleri ve terimleri sözlüğü*, vol. 1 (Istanbul: Milli eğitim basımevi, 1971), 115–117; Van den Boogert, *The Capitulations*, 111.

⁴⁶ Bağış, *Osmanlı Ticaretinde Gayri Müslimler*, 96. Bruce Masters, "The Sultan's Entrepreneurs: The Avrupa Tüccaris and the Hayriye Tüccaris in Syria," *IJMES* 24 (1992): 579–597.

⁴⁷ Gelina Harlaftis and Sophia Laiou, "Ottoman State Policy in Mediterranean Trade and Shipping, c. 1780 – c. 1820: The Rise of the Greek-Owned Ottoman Merchant Fleet," in *Networks of Power in Modern Greece. Essays in Honor of John Campbell*, ed. Mark Mazower (New York: Columbia University Press, 2008), 3, 21, 30.

⁴⁸ *Ibid.*, 21–23.

⁴⁹ I join the researchers who qualify the term with quotation marks in order to highlight its multiethnic character and to distinguish from the same ethnonym.

⁵⁰ Some scholars have revised the established notion of economically and socially homogenous group of trade diaspora and argued in favor of two diasporas in central Europe. One was importing raw materials from the Ottoman Empire and another maintained commerce among certain regions within central Europe. Vassiliki Seirinidou, "Grocers and Wholesalers, Ottomans and Habsburgs, Foreigners and 'Our Own': The Greek trade diasporas in Central Europe, seventeenth to nineteenth centuries," in *Merchants in the Ottoman Empire*, eds. Suraiya Faroqhi and Gilles Veinstein, 85.

⁵¹ Marta Bur, "Türgovtsi ot Balkanite v Buda i Peshta prez XVII–XVIII vek," *SB* 24 (2003): 314, 323–325.

to a specific ethnic group.⁵² In Wallachia and Transylvania, it had a professional connotation and was considered tantamount to merchant.⁵³ In the seventeenth and eighteenth century, another group of diaspora merchants emerged; namely, the Nezhin “Greeks.” Again, the ethnonym “grek” or “grecheskii kupets” meant a Christian Orthodox merchant from the Ottoman Empire. They traded in the Ukraine and southern Russia and were organized in the Association of the Nezhin Greek merchants with substantial autonomy enjoying exemption from certain taxes.⁵⁴ An interesting case was the presence of Greek traders in Wallachia in the eighteenth century who benefited by being Ottoman subjects at the expense of the local merchants and dominated the economic life.⁵⁵ The last group, among the diverse diaspora merchants, was the Greek ship owners and tradesmen who emerged from the Aegean islands and established Greek colonies not only in the western Mediterranean ports and Egypt, but also around the Black Sea.⁵⁶

On the Lower and Upper Floors of Trade

A detailed instance of local small-scale trade discloses the general ledger of a certain Serbian shop-owner (and *mağazi*, warehouse), merchant, and usurer in Prokuplje (1767–1783). He had about a hundred clients who often bought on credit and ranged from Serbian peasants from the neighboring villages (bringing wool as a barter), to local Turkish *başı*, (Mehmed

⁵² D. J. Popović, *O Cincarima. Prilozi pitanju postanka našeg građanskog društva* (Beograd: Prometej, 2000); Stoianovich, “The Conquering Balkan Orthodox Merchant,” 234–313; Bur, “Türgovtsi ot Balkanite,” 311–327.

⁵³ Gheorghe Lazăr, *Les marchands en Valachie (XVIII^e–XVIII^e siècles)* (București: Institutul Cultural Român, 2006), 107.

⁵⁴ Rumiana Mikhneva, “‘Gürtsite’ i turgoviata mezhdru Balkanite i Rusia – sredata na XVII – sredata na XVIII v.,” in *Evropa i Bŭlgaria. Sbornik v pamet na profesor Khristo Gandev*, ed. Milen Semkov (Sofia: Universitetsko izdatelstvo “Sv. Kliment Okhridski,” 2000), 86–94.

⁵⁵ Lazăr, *Les marchands en Valachie*, 11.

⁵⁶ There is voluminous research on this topic. Elena Frangakis-Syrett, *Trade and Money: The Ottoman Economy in the Eighteenth and Early Nineteenth Centuries* (Istanbul: The ISIS Press, 2007); Gelina Harlaftis, “Participation of Greek Merchants and Ship Owners in the Black Sea in the Nineteenth Century (1830–1900),” in *Proceedings Tenth Economic History Congress Shipping and Trade (1750–1950)*, eds. F. Lewis and H. Nordick, Session B-7, (Leuven, 1990), 47–55; Vasilēs Kremmydas, *Emporikes praktikes sto telos tēs Tourkokratias. Mykoniatēs emporoi kai ploiktēs* (Athēna: Naytiko Mouseio Aigaiou, 1993); Idem, *Emporoi kai emporika diktya sta chronia tou eikosiena (1820–1835). Kikladites emporoi kai ploiktēs* (Athēna: Naytiko Mouseio Aigaiou, 1996). Also, a recent special edition on networking in the Mediterranean, *The Historical Review/ Le Revue Historique* 7 (2010).

beğ, Aidar başı, etc), to a local knez, Juda sarraf, craftsmen, and Cincar *bakkals* (owner of a grocery store). Many of them had “tekući račun” (current accounts).⁵⁷ The Jewish Arie family offers another valuable example of retail trade in the central Balkans. In 1793, one of the brothers settled in Samokov (Samako) and established an “oral contract” with Mehmed Emin ağa.⁵⁸ Its four clauses were quite advantageous to Avram. He received from the ağa a rent-free house and a free shop until finding a better place. Emin ağa invested 2,000 k. and agreed to buy everything for his harem from Avram’s dükkân.⁵⁹ Other documents confirm that prior to his regular trips to Istanbul to buy goods, Avram borrowed money from Emin ağa but “always brought [him] gifts.”⁶⁰ The “stipulations” of this oral contract are quite illustrative of strategies for company expansion on a local level by beginning with small shop keeping. It is instructive about the investments of local cash into small enterprises. The sources suggest that Mehmet ağa played the role of a sleeping or silent partner in a *commenda* type of multiple single-venture activities.⁶¹ Research on other locations has confirmed that it was typical for the eighteenth-century Jewish homo economicus to be involved in safe local trade with ties to Ottoman authorities.⁶² The Aries trips to Istanbul for luxurious merchandise reveal aspects of local consumption for personal needs. For example, in 1788–1790, Shemuel Arie traveled to Bursa to buy scarves, towels, fabrics for clothes and furniture. On his way, he also inquired various merchants about “better methods to conduct trade” and made some changes in his dükkân afterwards.⁶³

Another example of regional small to medium-size enterprise is disclosed in a letter of a Sofia-based merchant to a colleague and friend

⁵⁷ Vuk Vinaver, “Jedan srbijanski trgovački tefter XVIII veka,” *IČ* XI (1960): 266–272.

⁵⁸ Muzei Samokov, Nauchen Arkhiv, Khronika na semeistvo Arie (Hereafter MS-NA, Khronika), Inventaren nomer 11, a.e. 1, 51–52. The Chronicle encompasses 132 years (1768–1914). The family lived initially in Vienna, but in 1775 moved to Vidin, Sofia, and finally to Samokov. Eli Eshkenazi, “Za khronikata na semeistvo Arie ot Samokov,” *IzInIs* 12 (1963): 193–213.

⁵⁹ In 1793, the yearly salary of a Samokov teacher was 200 kuruş. Khristo Semerdzhiev, *Samokov i okolnostta mu, Prinós kŭm minaloto mu ot turskoto zavoevanie do Osvobozhdenieto* (Sofia: Pechatnitsa “Den,” 1913), 242.

⁶⁰ MS-NA, Khronika, 11, a.e. 1, 90, 95.

⁶¹ Masters has discussed a similar trend of Muslim-Christian *commenda* agreements, which involved a partnership of capital and labor. Bruce Masters, *The Origins of Western Economic Domination in the Middle East* (New York: New York University Press, 1988), 63.

⁶² Minna Rozen, “The Ottoman Jews,” in *The Cambridge History of Turkey*, vol. 3, 269.

⁶³ MS-NA, Khronika, 11, a.e. 1, 30, 32.

(“dost”) in Vratsa. The former wanted 1,000–2,000 okka wax.⁶⁴ A couple of things are worth noting about that order. First, although its author was a Muslim merchant, the letter was written in Bulgarian. Second, it indicated regular trade and correspondence. It also mentioned the method of payment – the Vratsa merchant should send a “trusted man” to Sofia to receive the money. So, it attested a cash transaction where both the commodity and its monetary equivalent were physically traveling, accompanied by the merchant himself or his representative. Another similar ethnic and linguistic blend presents a partnership between the Jewish merchant Moshe ben-Efraim and the Bulgarian trader Tzoni (or Chokin), according to a contract that ended their partnership in 1811. The document was written in Romanian but in Cyrillic letters.⁶⁵

The beginning of a commercial career varied and usually combined different activities. Hacı Khristo Rachkov of Gabrovo started in 1782 and over the years traded in around 100 different commodities ranging from export of foodstuff, furs, and silk to Bucharest and Moscow to import of iron padlocks. Often in those ventures the invested sums were small, the profit was divided into two equal parts and Rachkov’s share did not exceed 100 k. By 1791, he had participated in eight partnerships and received on average between 30–80 k. gain. It was in the 1790s, a time that overlapped with the *kırcalis* period that he earned much higher profits ranging between 1,500–2,000 k.⁶⁶ In the mid-1790s, he moved his trading activity to Tŭrnovo (Tirnova), a bigger town where he obtained a *han*, which he used as a warehouse, with an *oda* as a shop.⁶⁷ Towards the end of his career he stopped traveling and used brokers to buy on his behalf. He bought mostly silk in advance for the amount between 500–5,000 k. Most merchants traveled – at least at the beginning of their careers to neighboring big towns and fairs to establish contacts in person. Thus, two years before his death Moshe Arie took his eldest son Shemuel with him to Istanbul to introduce

⁶⁴ Molla Hasan Skenderli to the son of kyr Dimitraki h.Toshev, 11 October 1803. Kirila Vŭzvŭzova-Karateodorova and Lidia Dragolova, eds., *Sofia prez Vŭzrazhdaneto*, (Sofia: Dŭrzhavno izdatelstvo “Narodna prosveta,” 1988), 12.

⁶⁵ Tsvi Keren, *Evreŭskata obshnost v Rusŭuk. Ot periferia na osmanskata imperia do stolitsa na Dunavskia vilayet* (Sofia: Universitetsko izdatelstvo “Sv. Kliment Okhridski,” 2009), 70.

⁶⁶ Plamen Mitev, “Dŭrzhavna reglamentatsia na gradskoto stopanstvo v bŭlgarskite zemi prez XVIII v.,” in *Sŭzdavane i razvitie na moderni institutsii v bŭlgarskoto vŭzrozhdensko obshtestvo*, ed. Plamen Mitev (Sofia: Universitetsko izdatelstvo “Sv. Kliment Okhridski,” 1996), 77–78.

⁶⁷ Petŭr Tsonchev, *Iz stopanskoto minalo na Gabrovo* (Gabrovo: “Otvoreno Obshtestvo,” 1996), 598–599.

him to all acquaintances in the towns on their way. He did this not only in order to stop traveling but also to transmit communication know-how to the next generation.⁶⁸ Such face-to-face contacts ensured trust and attempt to compensate information flow insecurities.

It was, however, long-distance trade that stimulated complex networks and supplied lucrative profits.⁶⁹ Evidence of active long-distance trade is suggested by the register of the Plovdiv abacı *esnaf* (guild). Many nicknames refer to the places in Anatolia where these abacıs traded: Halepli, İzmirli, Eskisehirli, Erzerumlu.⁷⁰ Members of the abacı *esnaf* in Pazardzhik (Tatar Pazarcık) also dealt in aba in İzmir (Smyrna). Their correspondents comprised a broad multiethnic group: h. Smail and h. Ibrahim, kyr Sider, kyr Dimitraki, hacı Stefani, “our Mehmedaa,” and Mosheto, Bohor, and Isak.⁷¹ Some merchants even went to India. For example, Ianaki Doulkeroğlu, who was partner with his brother-in-law, had business in Calcutta. After his death in 1793, the heirs requested that his commodities (rice and textiles) to be sold on the spot. A “council of esteemed merchants” audited the accounts and stipulated that Ianaki was owed 1,800 rupia. On a French ship, via Marseilles, the heirs’ representative sent two bills of exchange plus 200 bales of fabric.⁷² Some researchers suggested that it was in the field of abacı commerce that Bulgarian commercial companies emerged and later began competing with Greek and other merchants who initially dominated Plovdiv’s trade.⁷³ This pattern of accumulating wealth based on animal and agricultural products originating from the rural hinterlands, combined with long-distance trade, is reminiscent of Serbian live-stock merchants.⁷⁴

⁶⁸ MS-NA, Khronika, II, a.e. 1, 25. In a similar way the Myconos merchant Hadzē A. Batēs’ role of itinerant merchant was taken over by his sons. Kremmydas, *Emporikes praktikes sto telos tēs Tourkokratias*, 27.

⁶⁹ Halil Inalcık, “Capital Formation in the Ottoman Empire,” *JEH* 29, no. 1 (Mar., 1969): 136.

⁷⁰ M. Apostolidis and Al. Peev, eds., *Kondika na Plovdivskia abadzhīski esnaf*, kn. 1–2, (Sofia: Izdanie na Narodnata biblioteka v Plovdiv, 1931), 101, 143, 149.

⁷¹ Petko Kostadinov and Dimitraki to Konstantin Fotinov, 15 May 1827. Nadia Danova, ed., *Arkhiv na Konstantin Georgiev Fotinov*, vol. 1, *Grūtska korespondentsia* (Sofia: Izdatelstvo “Gutenberg” 2004), 237–240.

⁷² Ivan Snegarov, ed., “Grūtski kodeks na Plovdivskata mitropolia,” *SBAN* XLI, no. 2, 1946: 230–232.

⁷³ Nikolaï Genchev, *Vūzrozhdenskiat Plovdiv (Prinos v Būlgarskoto dukhovno Vūzrazhdane)* (Plovdiv: Izdatelstvo “Khristo G. Danov,” 1981), 75.

⁷⁴ For information about trade in honey, butter, and wine in Negotin and Čačak see Arhiv Srpska akademija nauke i umetnosti (Hereafter A-SANU), A-SANU, 700; 8581/1.

The role of the fairs as sites of interregional and international trade was very important. Throughout the seventeenth and the eighteenth centuries they were predominantly connected with the import trade, especially the distribution of merchandise from the port cities to the mainland.⁷⁵ There were two major chains: one close to the Aegean and the other from the Ionian and Adriatic to the Black Sea. The fairs of Sliven (Selimno) and Prilep (Pirlepe) emerged in the eighteenth century.⁷⁶ In Serbia, after the First Revolt, the fair in Valjevo (three times a year) and smaller ones in Negotin and Šabac were centers of animated trade exchanges. However, unlike other parts of the Balkans, the government became the main owner of dükkâns.⁷⁷ There is a request (1818) from merchants of Valjevo who wanted to cancel the fairs because they feared competition.⁷⁸ Uzundzhovo (Uzuncova) was another fair that attracted a variety of traders. For example, in 1782 the above-mentioned h. Khristo Rachkov was involved in a one-venture partnership. He sold lockers on behalf of another Gabrovo merchant there and gained 100 k. as commissioner.⁷⁹ Other merchants, like the Pondikas family, with headquarters in Tatar Pazardzhik and Plovdiv, who traded in Hungary, did not visit the fairs in Sliven and Uzundzhovo. Hadsiapostolis Pondikas considered them a place for local traders and middlemen.⁸⁰ The latter example suggests that the distinctions among the merchants were also expressed in a hierarchical ordering of the fairs they were attending.

Putting-out System⁸¹ and Manufacturing

As Stoianovich has stated, there was a close interrelationship between the European and Balkan trade. The expansion of western and central

⁷⁵ Suraiya Faruqi, "The Early History of the Balkan Fairs," *Südost-Forschungen* XXXVII (1978): 50.

⁷⁶ Stoianovich, "The Conquering Balkan Orthodox Merchant," 261.

⁷⁷ It is worth noting that between 1816–1831 only 16 village dükkâns were open. Milić-Miljković, *Trgovina Srbije*, 130–142, 147.

⁷⁸ Arhiv Srbije, Knjažeska Kancelarija (Hereafter AS-KK), IX, 94.

⁷⁹ Tsonchev, *Iz stopanskoto minalo*, 596–609. In the eighteenth century, commission was not so high – in Salonica it was around 5 percent. Svoronos, *Le commerce de Salonique*, 103.

⁸⁰ Katerina Papakonstantinou, "The Pondikas Merchant Family from Thessaloniki, ca. 1750–1800," in *Merchants in the Ottoman Empire*, eds. Suraiya Faruqi and Gilles Veinstein, 134–137.

⁸¹ I agree with scholars who contend that the term proto-industry, considered as the first phase of industrialization, is obsolete. Although there were elements of proto-industry, such as mass production, long-distance markets, entrepreneurs that mediate the

towns in Europe in the eighteenth century stimulated a rising demand for Balkan rural products: grain, hides, cattle, meat, oil, wax, silk, wool, cotton, tobacco, and timber. Naturally, the demand led to rise in prices. Stoianovich has also contended that this western demand impeded the development of local industries and Ottoman manufactures at the expense of the local agriculture.⁸² There were few notable examples of prosperous local industries in the late eighteenth and early nineteenth century. When the cotton production in Thessaly, Thrace, and Macedonia increased in the 1780s, the towns of Ambelakia and Agia in Thessaly almost monopolized the export of white and red yarn for the Habsburg lands.⁸³ Serres (Siar, Siroz) was a noted centre of cotton production. Consider the ledger of Marko Teodorovich. He was part of a wide web of merchants with ranging operations from Serres to Vienna and Pest. His commercial notebook for the period 1798–1804 discloses his network of 34 correspondents, including his brother. Like most merchants of his generation, he traveled a lot: in 1798, his average travel expenses per month were 31 *fiorin*, in 1800 – 20 f., and in 1803 – 46 f.⁸⁴ Table 1 illustrates his investments in cotton and the ways payments were effected.

Table 1. Marko Teodorovich's Trade in Cotton from Serres via Rahovo and Zemun to Pest and Vienna

Year	Investment in cotton (in fiorins)	Profit	Bills of exchange (in fiorins)	Cash sent in package (in fiorins)
1798	18,799	2,857 f. (15%)	14,494	X
1799	45,260	6,544 f. (14.4%)	6,489	5,272
1800	59,574	X	2,939	X
1803	24,904	X	18,602	X
1804	X	X	20,057	X

Source: KM-NV, Türgovski tefter na Marko Teodorovich, 1–20.

producers' access to both raw materials and markets in the enterprises under investigation, I prefer the term putting-out system.

⁸² Stoianovich, "The Conquering Balkan Orthodox Merchant," 255–256.

⁸³ Olga Katsiardi-Hering, "The Allure of Red Cotton Yarn, and how it Came to Vienna: Associations of Greek artisans and merchants operating between the Ottoman and Habsburg Empires," in *Merchants in the Ottoman Empire*, eds. Suraiya Faruqi and Gilles Veinstein, 101.

⁸⁴ Fiorin (Hereafter f.), KM-NV, Türgovski tefter, 7, 15, 20.

Although the information is incomplete, it seems that his profits were stable and quite high for trade in commodities – around 15 percent. Around the First Serbian Revolt (1804) his trade declined and, as mentioned earlier, he became involved in diplomatic missions. Even though there is a hiatus of two years in the ledger, the use of bills of exchange appear to have replaced cash payments. Among some of his usual correspondents were Darvaris, Ilia Valeta, Khristo Anastasiou, Ioan Adam and Co., Luka Solare, G. Solomon, Stati Raikovich, Adelfi Manterli in Vienna, Pest, and Zemun.⁸⁵ The ledger also shows that a lot of the local merchants traveled not only to central Europe but also within the region. For example, Philipos Thoma, a merchant from Serres, was also staying in Zemun.⁸⁶ It is worth mentioning that, unlike the Aries' example discussed earlier, the network of this cotton business does not reveal cooperation with or financing by local Muslim, Armenian or Jewish merchants. It appears that Teodorovich gravitated toward people that were "Greek" merchants. He financed the printing of the first primer in Church Slavonic in 1792 in Vienna. Although the title page of the book indicated that he was "Bugara rodом iz Razloga" (a Bulgarian native from Razlog), its introduction explained that certain patriotic Serbs encouraged him to support the education of Serbian children.⁸⁷ This long-distance commerce of ethnically mixed merchants from the same religion contributed to maintaining an undivided Eastern Orthodox mentality, a topic addressed in Chapter Six.

Silk, was another product that was exported not only to central Europe but also Russia and Wallachia. One of the early examples of putting-out industry was the silk enterprise of h. Khristo Rachkov. Its scale was impressive: in 1796 he collected 4,868 okka raw silk; more than 20 towns and villages around the region of Tŭrnovo and Gabrovo were incorporated into his web.⁸⁸ His network of partners and intermediaries included Bulgarians, Greeks, and Turks.⁸⁹ Some of his providers and partners were local ağas, quite probably ayans with economic interests vested in the silk production. This local fragmentation (both political and economic) was not unusual; the Ottoman ancien régime, unlike the French *ferme*

⁸⁵ KM-NV, Tŭrgovski tefter, 10–15.

⁸⁶ KM-NV, Tŭrgovski tefter, 5.

⁸⁷ Iordan Ivanov, *Bŭlgarski starini iz Makedonia* (Sofia: Nauka i izkustvo, 1970), 207–209.

⁸⁸ Svetla Ianeva, "The Commercial Practices and Protoindustrial Activities of Hacı Hristo Rachkov, A Bulgarian Trader at the End of the Eighteenth to the Beginning of the Nineteenth Century," *Oriente Moderno Nuova Serie XXV (LXXXVI)*, no. 1 (2006): 77–91; See also a broader version of this article. Idem, "Stopanski praktiki prez Vŭzrazhdaneto v tŭrgovskia tefter na h. Khristo Rachkov, Opit za mikroanaliz," *IP* 3–4 (2003): 30–67.

⁸⁹ Tsonchev, *Iz stopanskoto minalo*, 598.

générale, was engaged in internal borrowing through the sale of “parcelized, dispersed holdings.”⁹⁰ The right to buy cocoons and silk production constituted a *mukataa* (tax farming unit) and many local ağas owned parts of such profitable units. In 1802, h. Khristo bought silk for 13,500 k. from Ismail ağa Trasteniklioğlu only, or approximately 600 okka and in 1796 he bought 3,300 okka silk from 13 ağas in the region around Tŭrnovo.⁹¹ In most cases the cultivators were growing the silkworms and owned their reeling tools.⁹² In other cases, h. Khristo was hiring workers using his own reeling devices.⁹³ As mentioned previously, he accumulated capital during the *kırcalı*s’ times (his most successful period was in the 1790s) using flexible strategies. Accordingly, in 1800 due to fear from *kırcalı*s in Gabrovo he moved 20 wheels for winding and spinning in Kazanlık and 40 in Tŭrnovo.⁹⁴ It is difficult to track what percentage of his wealth came from trade, credit, or investments in immovable property. In 1795, his profit from 300 okka silk was 1,500 k. or 41.5 percent.⁹⁵ By comparison, the percentage is three times more than M. Teodorovich’s gain from export trade in cotton. Thus, some of the entrepreneurial activities in the Ottoman Empire, which included cultivation and the putting-out system of silk production and export, yielded hefty profits. Such high profit margin may also explain the reorientation of many merchants from trade with central Europe to production and long-distance commerce within the Ottoman realm.

Similar was the case of Dimitraki h. Toshev of Vratsa. From the mid-eighteenth century, his father traded in livestock and animal products such as wool, hides, fur, wax as well as silk, and exported them to Wallachia and central Europe. Dimitraki owned immovable property, organized silk manufacture and established contacts with the Russians during the

⁹⁰ Ariel Salzmann, “An Ancien Régime Revisited: ‘Privatization’ and Political Economy in the Eighteenth-Century Ottoman Empire,” *Politics & Society* 21, no. 4 (December 1993): 400.

⁹¹ Ianeva, “Stopanski praktiki,” 43.

⁹² For example, a will of 1809 of Gabrovo reads: “In the summer of 1809, November 19 [sic] to be known that I Staiu Petrov wrote this will and I give . . . one pan for silk reeling and 300 k. debts by Turks to [my children] Pencho and Proina; two silk pans to Khristo.” The price of a pan varied from 100 to 300 k. Tsonchev, *Iz stopanskoto minalo*, 320.

⁹³ He bought two plots (400 k.), five wheels (250 k.), and one grinding device (50 k.) for such purposes. Bŭlgarski istoricheski arkhiv, Narodna Biblioteka “Sv. Kiril i Metodii” (Hereafter BIA-NBKM), BIA-NBKM, IIA 7807, 125.

⁹⁴ Tsonchev, *Iz stopanskoto minalo*, 328.

⁹⁵ *Ibid.*, 33.

Russo-Ottoman War 1806–1812.⁹⁶ His geographical perimeter was local and included about 70 villages and small towns around Vratsa. The silk was exported to Russia and central Europe. The Khadzhitoshev family also used two forms of organizing silk production by providing its own tools and/or only raw materials.⁹⁷ As Rachkov, Dimitraki also had close economic relations with local Ottoman administrators ranging from the Vratsa *voyvoda* hacı Abu Bekir to the *muhafiz* of Giurgiu. They financed a lot of the operations and when Muslim debtors delayed payment he would threaten to report them to the local ayan.⁹⁸

Stoianovich's assertion that the economic impulses came mostly from the centers of European industrial development need to be reconsidered. The blooming inter-regional Ottoman trade also stimulated the development of "key industries."⁹⁹ The case of the Tüpchileshtov family is instructive. Information about its founder Petko Stoianov (c. 1780–1822, Izmit) is scarce. It is known that he married Doda Georgova around 1800, suggesting that he was born in the 1780s or earlier. He owned a dükkân and a tavern in Kalofer. Apart from that sedentary occupation, he was engaged in the production and trade of aba and *şayak* (finer quality cloth). The aba trade/production was of two types: for local consumption and for long-distance markets.¹⁰⁰ It appears that he participated in both. He collected ready materials not only in Kalofer but also in the neighboring villages and transported them by carts via Istanbul and traded in Izmit. He died in 1822 leaving his widow 18,430 k., a considerable capital for that time (see Table 2 for a comparative perspective).¹⁰¹ His activities were quite diversified. As mentioned, his two urban commercial properties in Kalofer included a production shop and a tavern. The latter, a service-oriented

⁹⁶ h. Tosho Tsenov Vasilev (1748–1836) accumulated wealth by trade in livestock and usury. He also owned a grocery shop. All his four sons participated in trade. The family organized a putting-out production of silk and hides in the area; they owned a *ciftlik* (farm) and engaged in tax farming. K. Vüzvüzova-Karateodorova et al., eds., *Semeen Archiv na Khadzhitoshevi* (1751–1827), vol. 1, (Sofia: Izdatelstvo na Bŭlgarskata akademija na naukite, 1984), 6–7.

⁹⁷ Svetla Ianeva, "Pŭtisha na industrializatsiata: protoindustriite v Evropa i bŭlgarskite zemi (XVIII–XIX v.)," *IP* 56, no. 5–6 (2000), 111–112.

⁹⁸ Vüzvazova-Karateodorova et al., eds., *Semeen Archiv na Khadzhitoshevi*, 355.

⁹⁹ For a critical evaluation of this concept in an Ottoman context see Suraiya Faroghi, "The Fieldglass and the Magnifying Lens: Studies of Ottoman Crafts and Craftsmen," *JEEH* 20, no. 1 (Spring 1991): 30–31.

¹⁰⁰ Lyberatos, *Oikonomia, Politikē kai Ethnikē Ideologia*, 72–73.

¹⁰¹ BIA-NBKM, f. 6, IA 9019.

business, allowed him to build a larger local network system.¹⁰² Petko probably invested the capital from the tavern and dükkân in expanding the putting-out activity. Unlike other Balkan entrepreneurs, some of them from the same locality, he did not trade abroad in Austria or Southern Russia but chose interregional market opportunities within the Ottoman Empire. Records from the registers of his two sons suggest that since they continued in the same business, they inherited his clients in Izmit – a list which included mostly Muslim names. While Teodorovich was a typical “Greek” merchant transacting commerce in cotton between the Ottoman and Habsburg Empires at the close of the eighteenth century, Rachkov represented a transitional figure engaged in trade in silk in central Europe, Russia, and silk production in the Ottoman Empire; Stoianov embodied the trader-cum-entrepreneur who established a business web in Anatolia and linked its markets with Rumelia’s commerce.

A special case was *celepçilik* or trade in livestock. While a lot of scholarly attention was given to the Chalûkovs,¹⁰³ a Plovdiv (Philippoupolis, Filibe) family, and Serbian traders in cattle,¹⁰⁴ less known is the story of the Macedonian trader and entrepreneur Ćurčin Kokaleski. He began as apprentice to a tailor in 1785, engaged in livestock trading, money lending and bought many meadows and even the mountain of Lukovec for 1,550 k. [sic!] in 1821. In 1792, before getting involved in the *celepçilik* he wrote: “I have been a tailor, innkeeper, *kiracı* (village carter), *boyacı* (dyer), trader ‘bazirdan’ but poor.”¹⁰⁵ In 1796, he started trading in pigs, but two years later he shifted to trade in sheep. He was regularly renting a sheepfold from an ağa in Ber and in 1813, he obtained a rent reduction and paid 1,000 k. In 1822, he owned 25,000 k. and 1,000 sheep and 25 horses. Ćurčin

¹⁰² Owning a dükkân and a tavern was quite common for this generation. For example, in Serbia in order to curb the proliferation of new taverns, the *Skupština* introduced a high tax of 12 groša. Later, in 1834 the tax was reduced. Milić-Miljković, *Trgovina Srbije*, 162–163. For a combination of *han* and *mehana* (tavern) in Čačak see A-SANU, 8581/3; 8581/4.

¹⁰³ For recent research see Lyberatos, *Oikonomia, Politikē kai Ethnikē Ideologia*, 159–235; Keta Mircheva, *Koi koi e sred bulgarite XV–XIX v.* (Sofia: Izdatelska küshta “Anubis,” 2000), 290–296; Svetla Ianeva, *Bülgari otkupvachi na danütsi vüv fiskalnata sistema na osmanskata imperia. Küm istoriata na bülgarskia delovi i sotsialen elit prez XIX vek* (Sofia: Nov bülgarski universitet, 2011).

¹⁰⁴ Danica Milić, “Stočarstvo kao značajna grana privrednog razvoja Srbije krajem XVIII. i početkom XIX. veka,” *Acta historico-oeconomica Iugoslaviae* 14 (1977), 149–157; Kliment Džambazovski, “Snabdevanje carigradske pijace sredinom XIX veka sitnom stokom iz Kneževine Srbije,” *IC* 29–30 (1982–1983): 315–325.

¹⁰⁵ Ljuben Lape, ed., *Domashni izvori za makedonskata istorija* (Skopje: Drzhavno knigoizdatelstvo na NR Makedonija, 1951), 10.

Kokaleski was also elected *kocabaşı* (local primate) in 1807.¹⁰⁶ Similarly, the Sakhatchiiski brothers of Gabrovo traded in livestock. In 1812, they bought cattle for 37,468 k. and gained a profit of 4,696 k. or 13.2 percent of the invested sum. Many Muslim middlemen participated in the enterprise, such as Isuf, Ibis Bayraktar, hacı Ahmed, Hasan ağa.¹⁰⁷ Livestock trade within the Ottoman Empire was one of the fields that involved interethnic networks, especially among Turks, Bulgarians, Serbs, and Cincars.¹⁰⁸ Jews and Armenians, however, were rarely directly involved in such trade.

Usury, Money Changing (sarraflık), and Tax Farming

The variety of money circulation and its value is the perennial nightmare of every study on economic and financial transactions. As Şevket Pamuk has contended, the period from the 1780s until the first decades of the nineteenth century was marked by severe fiscal crises and inflation and the Ottoman state resorted to rapid debasement.¹⁰⁹ In Serbia, in 1815 one groš was higher than a dinar; in 1825 it was equal to 80 para, and later to 50 p.¹¹⁰ The lack of banks and other credit institutions at that time stimulated a proliferation of private credit activities.

For example, in 1800, h. Khristo Rachkov lent 38,670 k. Among his debtors were Izikleroğlu hacı Mustafa of Tŭrnovo and the protosingel Neophit to whom he lent 3,000 k.¹¹¹ His contemporaries the Sakhatchiiski brothers were also engaged in credit. In 1813, they borrowed 30,819 k. but were owed debts from the previous and current year that were almost six times higher at 178,111 k.¹¹² The Arie family's archive is quite frank in revealing the mechanisms of calculating interest rate. Around 1805, Avram began dealings with credit "according to the custom." However, "The Turkish law does not allow to earn an interest and for this purpose in the promissory note we write the sum, which had to be paid as it was decided. One should not mention the word interest to the Turks because this is

¹⁰⁶ Ibid., 9–18.

¹⁰⁷ Regionalen istoricheski muzei, Gabrovo, Tŭrgovski teftar na bratia Sakhatchiiski, Inv. 399 (Hereafter RIM-G), Inv. 399, II, 15.

¹⁰⁸ AS, NN-47, 3, 11; A-SANU, IIII.

¹⁰⁹ Şevket Pamuk, *A Monetary History of the Ottoman Empire* (Cambridge: Cambridge University Press, 2000), XX, 20.

¹¹⁰ Milić-Miljković, *Trgovina Srbije*, 251.

¹¹¹ Tsonchev, *Iz stopanskoto minalo*, 600.

¹¹² RIM-G, Inv. 399, II, 17.

a serious sin.”¹¹³ Therefore, the interest was always included in the sum.¹¹⁴ Another incentive for such a cautious practice was the fact that the sleeping partner Mehmet Emin ağa always audited their books. The interest rate was between 15–20 percent and their credit policy consisted of three rules: no longer than six months’ credit, lending money to more affluent debtors, and secrecy.¹¹⁵ In 1807, Avram also began money changing and was sending gold and exchanging other coins with Bohor Carmona in Istanbul. From these transactions he was earning around 10–20 percent. In 1817, his sons were in Sofia buying not only coins but also old clothes with gold decoration or belt buckles. Some of those coins were exchanged in Vienna.¹¹⁶

Most commonly merchants were both lenders and borrowers. Such was the case of h. Veliko from Shumen. In 1780, he took a 92 k. loan but gave credit of 314 k. to eight people (two of them repeatedly) at 10 percent interest.¹¹⁷ The amount of credit varied from 10 to 80 k. and one of his debtors was a bishop. Although he owned a shop and participated in single-venture partnerships (two in 1774, one in 1775), it seems that usury was more profitable. Most of the examples suggest that it was around the turn of the eighteenth and the very beginning of the nineteenth century that many Balkan merchants moved to using various credit instruments, which involved *poliçe* and *cambials*. They engaged more actively in sarraflık, and usury and often added tax farming to the mix.

Long years of wars created substantial budget deficits and the need to balance them led to the establishment of a new form of tax collection – malikâne – a “form of internal borrowing by the state from the *mültezim* group.”¹¹⁸ Thus at the turn of the seventeenth century the malikâne market emerged. The lion’s share belonged to the Istanbul investors and partnerships that controlled around 87 percent of the system.¹¹⁹ In the middle of the eighteenth century another form of tax farm – the *esham* (shares)

¹¹³ MS-NA, Khronika, 11, a.e. 1, 106–107.

¹¹⁴ An epistolary guide from the 1840s, though, was quite open about interest. The model for writing a promissory note (*temesuk*) says: “I have borrowed 500 k. from D.h.N. with interest (*faida*) 10 percent per year.” BIA-NBKM, IIB 9910, 31.

¹¹⁵ MS-NA, Khronika, 11, a.e. 1, 120.

¹¹⁶ MS-NA, Khronika, 11, a.e. 1, 112–113, 146.

¹¹⁷ Nachev and Fermandzhiev, *Pisakhme da se znae*, 302.

¹¹⁸ Mehmet Genç, “A Study in the feasibility of using eighteenth-century Ottoman financial records as an indicator of economic activity,” in *The Ottoman Empire and the World Economy*, ed. H. Islamoğlu (Cambridge: Cambridge University Press, 1987), 348.

¹¹⁹ Ariel Salzmann, *Tocqueville in the Ottoman Empire. Rival Paths to Modern State* (Leiden: Brill, 2004), 101–102.

system was also introduced, which allotted a fixed 5 percent interest per year to the holder. The buyers of esham tended to be women, children, and orphans, and people from humble origin who could not compete for the more profitable tax farm bids.¹²⁰ The right to collect taxes was granted to the highest bidder who had to procure a surety by a *sarraf* (banker) for the payments due to the Ottoman treasury. The bankers were also concentrated in the Ottoman capital. Usually, they charged tax farmers an interest rate of about 20 percent, but the main source came from their own participation in some of the most lucrative deals.¹²¹ The opening of the nineteenth century witnessed an expansion of the pool of tax farmers. For example, 20 years after the opening of a shop in Samokov, the Arie family engaged in tax farming as well. It was in 1808 when Avram was living in Sofia and working as a tax collector that he farmed out the harac. He was earning 5 percent of the collected sums but his main business was still sarraflık and he brought even his son to Sofia to help.¹²² In 1809, he entered in partnership with a certain Tadjer but wanted his son to collect the money because they were changing the coins and selling them as a side business.¹²³ Later, in 1814, Avram subcontracted the harac of Samokov from the same Mehmed Emin Ağa. He was paying in *taksits* (installments) of three months and benefitted from this arrangement in the exchange and trade of various currencies. The coins were traded in Istanbul and Salonica transported there mainly through kiracıs. In a later phase, in the 1820s, they began to draw bills of exchange (for the taxes) to Camondo in Istanbul where the Arie family had current accounts with 9 percent annual interest and 0.25 to 0.50 percent commissions with unlimited credit. They had a net of agents who were buying coins, gold, and silver in the adjacent villages and towns and those were sent in special packets.¹²⁴ Although they expanded into money changing, tax collecting, and tax farming they did not abandon their dükkân trade and kept a wide array of high and low-risk activities.

¹²⁰ Yuzo Nağata, *Studies on the Social and Economic History of the Ottoman Empire* (Izmir: Akademi Kitabevi, 1995), 69–70.

¹²¹ Mustafa Erdem Kabadayı, “Mkrdich Cezayirliyan or the Sharp Rise and Sudden Fall of an Ottoman Entrepreneur,” in *Merchants in the Ottoman Empire*, eds. Suraiya Faroqhi and Gilles Veinstein, 283.

¹²² MS-NA, Khronika, 11, a.e. 1, 115–116.

¹²³ MS-NA, Khronika, 11, a.e. 1, 119.

¹²⁴ MS-NA, Khronika, 11, a.e. 1, 128–153.

Portfolio of Professions

So far, I have tried to demonstrate that it was quite common for this generation to combine different occupations or what Braudel called the “polyvalence” of the merchant, which was a result of non-economic factors and an inadequate volume of commercial exchange.¹²⁵ Consider the example of a certain Cincar in Smederevo. He was first a bakery apprentice, then an inn-keeper (mehancı), tobacco seller (duvancı), butcher, and trader in livestock and wood.¹²⁶ While this career trajectory seems linear and reminiscent of Stoianovich’s five-stage approach, many other merchants simultaneously had various jobs. Mikhail Madzharov’s father of Koprivshitsa mixed abacılık (owning a shop with apprentices), *çorapçılık* (knitting, buying, and exporting socks), and *celepçilik* (owning and trading in sheep and buffaloes). In his will the Ohrid merchant hacı Matei (as Table 2 shows) listed among his possessions “dükân, sheep, goats, two fulling-mills.”¹²⁷ Another example, which also hints at a combination of small-scale urban or village shop keeping, *celepçilik*, and agricultural work, comes from a testament of Kalofer.¹²⁸ As Elena Frngakis-Syrett has contended, the lack of specialization was related to the need to be in charge of the entire trading enterprise.¹²⁹ That is why the physical mobility was so pivotal. It would be the second generation, the sons who would settle down. The husbands’ absence meant that the wives and sons were more involved in keeping the business, as will be discussed in Chapters Two and Four.

An interesting dimension of the amorphousness of the merchant’s occupation is revealed in the epithet “emporologiōtatos” (trader-cum-scholar) used for the educated people who were simultaneously practicing combinations of teaching, writing, and commerce.¹³⁰ The partnering of those professions transformed books “from an aristocratic pastime into a commercial commodity.” As Paschalis Kitromilides has argued, Iosipos Moisiodax, a late eighteenth-century scholar and teacher who formed a commercial partnership with two wealthy merchants from Moschopolje

¹²⁵ Fernand Braudel, *The Wheels of Commerce. Civilization & Capitalism 15th–18th Century*, vol. 2 (New York: Harper & Row, Publishers, 1982), 149.

¹²⁶ Popović, *O Cincarina*, 56.

¹²⁷ BIA-NBKM, IIB 29799.

¹²⁸ Tsentralen dörzhaven arkhiiv, Sofia (Hereafter TsDA), TsDA, f. 2066k, 1, 66.

¹²⁹ Elena Frangakis-Syrett, “Market Networks and Ottoman-European Commerce, c. 1700–1825,” *Oriente Moderno Nuova Serie XXV (LXXXVI)*, no. 1 (2006): 123.

¹³⁰ For example, the young Adamantios Korais was “εμπορολογιωτάτος.” Philippos Ēliou, ed., *Grammata apo to Amsterntam* (Athēna: Nea Ellēnikē Bibliothēkē, 1976), θ.

in Pest, illustrated the overlap between the interests of the producers of knowledge and its financiers and distributors, who also became its first consumers.¹³¹ One of Moisiodax' partners was also among the commercial "Greek" correspondents of the previously mentioned Marko Teodorovich. It is probably not a coincidence that the latter funded the publication of the first primer in Slav language. The intermixed professions entailed similar lifestyles, networks of professional contacts, and shared mixed languages, a topic discussed in Chapter Six. Many scholars have mentioned that Greek became the *lingua franca* in the nineteenth-century Balkans.¹³² Georges Dertilis called it an "interbalcanic" language.¹³³ Those concurrent occupations operated in two organizational forms: family business and partnerships.

Organization: Family-based Business and Partnerships

Fernand Braudel and many other scholars have discussed the family business model in Western Europe. Stoianovich has emphasized its contribution to the success of the conquering Balkan Orthodox merchants.¹³⁴ Scholars of the Greek diaspora have paid attention to that dimension as well. Ioanna Minoglou has recently analyzed this phenomenon within the model of business coalitions.¹³⁵ Family firms usually combined two generations, as in the case of the Arie family, and/or brothers, as the Sakhatchiïski company. The usual career started quite early because many boys were given at the age of 8 or 9 as apprentices in craft production as Ğurĉin Kokaleski. Thus, it was not uncommon that some of them at the age of 15–17 began their own businesses combining artisan and trade endeavors. A similar

¹³¹ Paschalis M. Kitromilides, *The Enlightenment as Social Criticism. Iosipos Moisiodax and Greek Culture in the Eighteenth Century* (Princeton: Princeton University Press, 1992), 110.

¹³² Richard Clogg, *A Concise History of Greece* (Cambridge: Cambridge University Press, 1992), 23.

¹³³ Georges Dertilis, "Entrepreneurs grecs: trios générations, 1770–1900" in *Cultures et formations négociantes dans l'Europe moderne*, eds. Franco Angiolini and Daniel Roche (Paris: Editions de l'EHESS, 1995), 115.

¹³⁴ Braudel, *The Wheels of Commerce*, vol. 2, 436–437; Stoianovich, "The Conquering Balkan Orthodox Merchant," 295–296.

¹³⁵ Viron Karidis, "A Greek Mercantile Paroikia: Odessa 1774–1829" in *Balkan Society in the Age of Greek Independence*, 115; Ioanna Minoglou, "The Greek Merchant House of the Russian Black Sea: A Nineteenth-Century Example of a Traders' Coalition," *International Journal of Maritime History* 10, no. 1 (June 1998): 61–104.

path of early success in career making was provided to the founder of the Rodocanachi family – Theodore. He arrived in Odessa in 1812 at the age of 15 and at 21 was already directing a firm under his own name.¹³⁶ The profession at an early age was not exceptional to merchants. For example, Prota Mateja Nenadović became a parish priest at the age of 16.¹³⁷

The diaspora model often involved the family network, or at least people from the same locality and same religion. Thus, the Gabrovo merchant h. Khristo Rachkov went in 1891 for the first time to Bucharest and sold furs to another Gabrovo merchant h. Teodosii Yovchev, who happened to be his uncle, already established there. In addition, he was in contact with Nikifor and Khristofor Aprilovi in Moscow, all Bulgarians from Gabrovo.¹³⁸ The two brothers Künio and Geniu Sakhatchiiski, also from Gabrovo, exported silk and raw cotton in Vienna via Braşov and Bucharest and imported candles. They traded in rose attar in Istanbul and everywhere used a network of Gabrovans or coreligionists established in those cities.¹³⁹ Women's contributions to family business are discussed in more detail in Chapter Four.

A typical example of family business is found in the contracts kept in the archive of the Arie family from Samokov.¹⁴⁰ In 1788, Moshe Arie and his three sons signed an agreement, which stipulated their shares and contributions to the partnership. The father would receive half of the profit because he provided cash (no mention of how much) and food. The brothers would divide the rest in equal shares and would buy clothes at their own expense. Shemuel would be in charge of buying goods and managing the shop, Izhak would be responsible for accounting and correspondence and Avram would manage the retail trade. Two years later – in 1790 – Moshe died and the three brothers renewed the contract.¹⁴¹ Each would receive an equal share from the profits and expenses for the shared house but each would keep his personal expenses separate. The partnership existed until 1829 and ended up with a substantial profit of 200,000 k., which they divided equally among four brothers.¹⁴² It is worth noting the

¹³⁶ Patricia Herlihy, "Greek Merchants in Odessa in the Nineteenth Century," *Harvard Ukrainian Studies* III/IV (1979–1980): 413.

¹³⁷ Nenadović, *The Memoirs of Prota Matija Nenadović*, 20.

¹³⁸ Tsonchev, *Iz stopanskoto minalo*, 598.

¹³⁹ RIM-G, Inv. 399, I, 25–26, 41.

¹⁴⁰ MS-NA, Khronika, II, a.e. 1, 29–30.

¹⁴¹ MS-NA, Khronika, II, a.e. 1, 35.

¹⁴² Research on prices in the Ottoman Empire has revealed that between 1780s and 1850s the prices increased between 12–15 times due to debasements. Şevket Pamuk, "Prices in the Ottoman Empire, 1469–1914," *IJMES* 36 (2004): 456. Some fragmentary notes from the

longevity of the partnership that lasted 41 years; moreover, various family members continued to work together later. The termination contract stipulated not only equal division of the assets but also avoidance of future competition through specialization in banking, wholesale, and retail trade. The agreement also literally ended the partnership by provisioning that each brother would buy a separate house.¹⁴³

Unlike the Arie family-centered business, other contracts illuminate business partnerships of a medium-distance trade combined with production. A furrier from Sofia and an entrepreneur from Vratsa present a good example.¹⁴⁴ In 1811, the latter invested 3,000 k. and provided his dükkân with goods. The former put in 1,000 k. and sent two servants from Sofia to Vratsa to work there. While the Sofia master stayed home, he would also pay the wage of one of the workers; the other worker would be funded by the partnership's capital, as well as covering the cost of their food. Moreover, h. Dimitraki in Vratsa would be a treasurer and could lend money or sell goods on credit. The contract discloses a single-venture partnership with relocation of labor that combined multiple activities: production, trade, and money lending.¹⁴⁵ Both partners seem to belong to a more affluent urban stratum: the title *hacı* implies that Dimitraki had visited Jerusalem while the Sofia partner was possibly a master in the guild of the furriers and could afford to send two of his young apprentices to Vratsa.¹⁴⁶ The invested sums also reveal available cash in sizeable quantity during the end of the Russo-Ottoman War of 1806–1812 and the First Serbian Revolt (1804–1813), which provided lucrative business opportunities and the merchants from the adjacent areas were quick to seize them.

Samokov's metropolitan *kondika* (register) give a sense of the purchasing power around the beginning of the nineteenth century and put into perspective the profits that the Arie family made. For example, the price of a house ranged from 300 to 600 k., *han* 1,250 k., and dükkân from 665 up to 2,037 k. in 1806. Semerdzhiev, *Samokov i okolnostta mu*, 243.

¹⁴³ MS-NA, Khronika, 11, a.e. 1, 180. In a similar vein, George Taylor has mentioned that Lyon's partnership contracts show that the eighteenth-century business was a "household, a social as well as economic unit." George V. Taylor, "Some Business Partnerships at Lyon, 1785–1793," *JEH* 23, no. 1 (Mar. 1963): 53.

¹⁴⁴ Vůzvazova-Karateodorova et al., eds., *Semeen Archiv na Khadzhitoshevi*, 408.

¹⁴⁵ Similarly in Serbia, a partnership of six members (1833) combined 1,100 *groša*, labor, and a dükkân with goods worth 900 *groša*. AS-KK, XVIII, 614.

¹⁴⁶ The apprentices often worked and lived with the family of their master in a typical patriarchal environment as many memoirs talk about that. Even in an *Epistolarion* of 1815 there is a model of letter from a master to his servant. Biblioteca Academiei Române, Manuscript Collection (Hereafter BAR, Mss.) sl. 413, 30. I am thankful to Ivan Biliarsky for pointing out this source to me.

A similar pattern of business partnerships existed in Serbia as witnessed by a series of letters from Kragujevac written in 1824. All of them disclose an *ortakluk* (partnership) between three or four senior (“glavni ortatzi” or “glavni kompanioni”) and junior partners.¹⁴⁷ The addressee of the letters was the Serbian knez Miloš Obrenović who was informed about the set up of the partnership and the fact that the senior members would be responsible for any potential loss. He required that each merchant prove the existence of capital or surety in order to get the trade permission.¹⁴⁸ Serbian historiography denotes the period of his rule as “monopolism” because knez Miloš Obrenović established a “hierarchic pyramid” of commerce by placing himself at the top as the biggest merchant and monopolist.¹⁴⁹ In Serbia, partnerships were particularly popular among traders in livestock, retail traders, and owners of *dükkâns*. Often those partners participated simultaneously in various ventures or became partners with state employees or craftsmen.¹⁵⁰ Greek examples also revealed partnerships as the main form of organization in ship ownership, often combined with a family business in other areas, such as trade in commodities. Three such cases presented the Batēs family and Markos Kalogeras, both of Myconos, and Nikolas Demathos.¹⁵¹ Those and other examples manifested a range of organizational flexibility and economic expansion that led to capital accumulation.

Property Ownership

There is a discrepancy between the emphasis on property insecurity in national historiographies and other standard texts¹⁵² and evidence of a lively estate market in primary sources.¹⁵³ Table 2 demonstrates the property ownership of selected merchants’ wills from various localities from around the same time (late 1820s).

¹⁴⁷ AS-KK, XV, 441–456.

¹⁴⁸ For example, knez Miloš Obrenović gave a one-year permission for trade in cattle to a certain Filip Vuković in 1828. A-SANU, 8988.

¹⁴⁹ Milić-Miljković, *Trgovina Srbije*, 282–286; Bojana Miljković-Katić, *Strutura gradskog stanovništva Srbije sredinom XIX veka* (Beograd: Istorijski Institut, 2002), 90–92.

¹⁵⁰ Miljković-Katić, *Strutura*, 106–107.

¹⁵¹ Kremmydas, *Emporikes praktikes sto telos tēs Tourkokratia*; Idem, *Emporoi kai emporika*, 92–143.

¹⁵² McGowan, “The Age of the Ayans, 1699–1812,” 700.

¹⁵³ There is a series of fifteen documents about selling a house in Belgrade from 1808 to 1812. A-SANU, 7314.

Table 2. Immovable and Movable Properties of Selected Merchants, 1825–1828

Name	Place(s)	Year	Goods (in kuruş)	Cash (in kuruş)	Debts	Immovable Property (in kuruş)		Donations (in kuruş)	Estimated total value (in kuruş)*
						Urban Residential	Rural Commercial		
h. Khristo Rachkov	Gabrovo	1827				2 houses (3,000)	1 dükkân (1,000), 2 water mills (1,500, 2,500), 1 bakery (1,000.), 2 plots (1,550)	For church construction	24,550
	Villages around Gabrovo						16 fields, 6 groves, 1 meadow	fountains	
	Tŭrnovo						han with 10 odas and dükkâns		12,000
	Villages around Gabrovo		Tools for silk production 5 dulaps (50 each)				2 plots for silk production (400); 1 plot for debt (100). shares of two water mills; 6 fields, 3 meadows; groves, gardens. 3 gardens (1,050); 5 meadows (1,160); 3 groves (310)		1,000
Georgi Daskalov	Gabrovo	1825							
Künio Sakhatchioglu	Gabrovo	1828				2 Houses (4,000)	1 han with dükkân and bakery (10,000)		18,125 including furniture 1,862
h. Matei h. Georgiev	Ohrid	1828	1,200 sheep; 23 cattle goats	61,000		2 houses	dükkân	2 fulling mills	

Table 2 (*cont.*)

Name	Place(s)	Year	Goods (in kuruş)	Cash (in kuruş)	Debts	Immovable Property (in kuruş)		Donations	Estimated total value (in kuruş)*
						Urban Residential	Urban Commercial		
Tahmisi Mustafa Ağa ibn Ömer Ağa	Sarajevo	1827	16,574		4,986	13 houses; 1 residence	1 shop; 1 store-house	25 stables; 24 gardens; 8 granaries; 2 huts; 2 water mills, 1 vineyard	34,356
Marko Karavazhoglu	Petkovo, around Plovdiv	1828		104 dodekaria, 700; 2 bills of exchange, other debts		2 houses		50 k. to Plovdiv bishop; yearly interest from his property to 5 churches, 8 monasteries, hospital, and prison	

* Total value as noted in the wills.

Source: NBKM-BIA, IIA 7807; IIA 7250; IIB 29795; RIM-G, Inv. 399, I, 65, 69; Yuzo Nagata, *Materials on the Bosnian Notables* (Tokyo: Institute for the Study of Languages and Cultures of Asia and Africa, 1979), 38–41; Ivan Snegarov, "Grütski kodeks na Plovdivskata mitropolia," *SBAN* XLI, 2, 1946, 300.

With exception of the Muslim owner in Sarajevo, the number of houses suggests a family investment for children. Dükkân and bakery seem to be the preferred urban commercial properties; hans were accessible to more affluent merchants. Almost all invested in fields, gardens, and water or fulling mills.¹⁵⁴ The latter appear to be a favored investment as wills from a later period attested. Not surprisingly, few merchants left cash. Also, the value of the same property varied quite substantially depending on the town and location within it. Todorov has calculated the assessed value distribution of shops and workshops in eighteenth-century Vidin, Ruse, (Rusçuk), and Sofia. The highest percentage belonged to small shops of assessed value in kuruş of up to 100 k. – 47.1 percent. The next group was between 101–300 k. – 32.1 percent and above that 500 and 1,000 k. was around 6 percent each.¹⁵⁵ The materials in Table 2 seem to corroborate the ratio of Todorov's data with some adjustments; namely, the average prices increased. Similar picture of predominance of small commercial property emerges from the analysis of women's urban and rural properties in Chapter Four.

It has been asserted that cities in the Danubian vilayet were ethnically intermixed.¹⁵⁶ Although Todorov's demographic data originated from a much later period, other documents suggest that the urban real estate market was quite active. For example, documents relating to the exchange of houses in some of the central neighborhoods of Plovdiv included: "Maria, a daughter of Malki Vülko, a Bulgarian, married to G. Papasulov, a Cincar. After his death she bought a house from the Gadzhev brothers, Bulgarians. His father bought the same house from Malki *çorbacı* Stoian who had bought it from a certain widow of a Bulgarian abacı," or h. Kalcho *kürkçi* (furrier) bought his house from hacı Hatip, a Turk.¹⁵⁷ There are multiple entries that show the transfer of various houses and commercial urban properties, such as dükkân and oda. Another case in point was the configuration of houses around Armenian and Gregorian churches in the neighborhood Nebet tepe, which were surrounded by Armenian, Turkish, and Christian houses.¹⁵⁸ These market exchanges were inscribed

¹⁵⁴ In 1826, knez Miloš was trying to buy a water mill (estimated at 300 talira) through a proxy. A-SANU, 7257.

¹⁵⁵ Todorov, *The Balkan City*, 174, 182–183.

¹⁵⁶ Ibid., 461.

¹⁵⁷ Konstantin Moravenov, *Pametnik za Plovdivskoto khristiansko naselenie v grada i za obshnite zavedenia po proiznosno predanie*, eds. Victoria Tileva and Zdravka Boneva (Plovdiv: izdatelstvo "Khristo G. Danov," 1984), 128, 57.

¹⁵⁸ Ibid., 53.

into a social fabric with multiple layers where ethnic and social boundaries were quite porous.

Social Stratification

It is commonly accepted that social distinctions did not appear only between different urban zones but also within the ethno-confessional groups. For example, the register of the Tŭrnovo municipality (1778–1819) demonstrated the emergence of elements of social division witnessed by the taxes paid by craftsmen and some of the well-to-do dwellers. In 1784, in the neighborhood Pop Vasil three residents paid respectively 60, 65, and 40 *aspras*. While in 1787 in the neighborhood Nova mahalla (New neighborhood) Staniu Triavnaliata paid 5 *aspras* and three widows paid 3, 2, and 4 *aspras*, respectively.¹⁵⁹ The differences were between 10 to 20 times and manifested economic disparity between the two *mahalles*; the name of the latter suggests that it comprised newcomers to Tŭrnovo, a fact that might explain the sharp gap. Yet as Svetlana Ivanova has argued, the principle of coexistence of “elite and common people,” or “rich and poor” was embedded in the system of collective tax responsibility (the taxes were collected not individually but allocated to a group of taxpayers), which implied self-control as the more affluent members had to pay more.¹⁶⁰

A rare document disclosing social inequities is a wedding list compiled by h. Tosho Tsenov of Vratsa containing the names of the guests and the presents they brought to the wedding of his son Dimitraki (previously mentioned as h. Dimitraki h. Toshev) in 1812.¹⁶¹ The total number of individuals was 114; among them 42 were Muslims, 63 Bulgarians, one Gypsy (mentioned among the Muslim names), six priests, one bishop, and one teacher. In addition, there were gifts from eight guilds and 25 villages. The Muslim names were arranged at the beginning of the document – including one guild – followed by villages, and individuals at the end. Almost all the Muslims belonged to military ranks, such as *subaşı*, *bölükbaşı*, and

¹⁵⁹ Nadia Danova, “Kŭm istoriata na Tŭrnovskata gradska obshtina prez Vŭzrazhdaneto,” *IP* 36, no. 1 (1980): 114–115.

¹⁶⁰ Svetlana Ivanova, “Khristianska i miusulmanska blagotvoritelnost po bŭlgarskite zemi, XVI–XVIII v. (dokumenti, uchastnitsi i institutsii), in *Daritelstvo i vzaimopomosht v Bŭlgarskoto obshtestvo (XVI-nachaloto na XX v.)*, ed. Plamen Mitev (Sofia: “IF-94”), 7–110, 74–75.

¹⁶¹ Vŭzvazova-Karateodorova et al, eds., *Semeen Archiv na Khadzhitoshevi*, 553–555.

binbaşı; their gifts were as a rule rams and coffee at the upper and lower end, respectively.¹⁶² Villages also offered ram or lamb, the individuals at the end of the list – predominantly Christian names – gave sugar, dried fruits, rice, and even a tiny bit of rice (“orizets”). The source is indicative not only of local hierarchies but also of ethnic intermixing of population in an informal setting.

After the First Serbian Revolt, Serbian commercial order included knez Miloš Obrenović as the most powerful trader; second – his *ortaks*, major wholesale merchants in livestock and salt; wholesalers in colonial goods; traders on commission and financially sound merchants in towns and villages; retail traders in both towns and villages; itinerant merchants; smugglers; various brokers and *kalausz* (middleman). There were no distinctive lines for crossing from one group to another but a fierce competition within and among those groups.¹⁶³ In some cases, professional and social hierarchies overlapped. According to Gheorghe Lazăr, two criteria mattered in Wallachia: ethnic origin and type of commerce. Thus, traders in luxury products with Europe (*brașoveni* and *lipscani*) and celeps occupied the higher ranks.¹⁶⁴ Like Serbia before 1804, foreign and particularly Greek traders dominated both occupations.

The markers of social impact were also revealed in the titles of local notables (*çorbacı*, *knez*, *kocabaşı*) who were involved in dealing with administration and allocating and collecting taxes. As mentioned earlier, the title *hacı* was a sign of economic prosperity and social status. The issue of *hacj* is discussed in Chapter Five, however, it is worth mentioning here that it reveals mobility based on affluence. Recognition of both (formal and informal hierarchy) is contained in an epistolary manual (c. 1809), which conflated them and has a sample of a “Letter to *hacı* and/or *çorbacı*.”¹⁶⁵ The epistolary guide leads to another important issue, namely, the level of literacy.

¹⁶² In a similar vein, Raymond cites an example of a wedding ceremony in the eighteenth-century Cairo where rich merchants were intermixed with military and administrative elite. André Raymond, *Artisans and commerçants au Caire au XVIII^e siècle*, vol. 2 (Damas: IFD, 1973), 414–415.

¹⁶³ Milić-Miljković, *Trgovina Srbije*, 271–273.

¹⁶⁴ Lazăr, *Les marchands en Valachie*, 163.

¹⁶⁵ BAR, Mss. sl. 738, 7–8.

Education

As far as sources disclose the education of the first generation, it was not usually very high. Some merchants, as h. Khristo Rachkov, were literate in Greek, Bulgarian, and Turkish. Rachkov maintained his ledger in Bulgarian and logged all the entries himself. In his will he allocated 5,000 k. for school for his sons.¹⁶⁶ Markos Kalogeras was also a literate merchant and even wrote his letters in two different “styles”: verbose letters from Ismail (1820–123) and more succinct ones from Myconos.¹⁶⁷ The other Gabrovo merchant, Künio Sakhatchioğlu, also paid for his son’s studies in Bucharest, clothes, grammar textbook, and medical expenses 1,681 k. in 1809.¹⁶⁸ The memoirs of Prota M. Nenadović, born around 1777, attested the lack of schools for his generation in Serbia: “every boy who wanted to learn something had to go either to a priest or to a monastery.” Moreover, the priest himself was illiterate and learned together with him.¹⁶⁹ Most merchants, such as Nikola Milićević-Lunjevica, were illiterate.¹⁷⁰ Many traders learned on the spot. An illustration of that is provided in a contract between a father who was arranging for his son to work for three years for “the most honorable” kyr Athanasiou. His son “would work with honesty, willingness, obedience and most importantly with faith.”¹⁷¹

Since the sixteenth century printed commercial guides in Greek language were published in Venice. Later the publishing activities moved to Trieste and Vienna. Finally, at the beginning of the nineteenth century centers in the Ottoman Empire and the Rumanian Principalities such as Constantinople, Bucharest, Jassy, and Ioannina also provided various compilations.¹⁷² Their eclectic approach fulfilled a need to offer information about business organization and contractual models that in France and other countries in Western Europe, was offered by specialized texts of commercial jurisprudence.¹⁷³ Furthermore, many of these publications

¹⁶⁶ Tsonchev, *Iz stopanskoto minalo*, 603.

¹⁶⁷ Kremmydas, *Emporoi kai emporika diktya*, 14.

¹⁶⁸ RIM-G, Inv. 399, I, 18.

¹⁶⁹ Nenadović, *The Memoirs of Prota Matija Nenadović*, 17.

¹⁷⁰ Danica Milić, “O delatnosti jednog istaknutog nosioca,” 53.

¹⁷¹ Michaël Chrēstidis, *Epistolarion koinōpheles* (Bucharest, 1837), 264.

¹⁷² Triantaphyllos Sklavenitēs, *Ta emporika egcheiridia tēs venetokratias kai tēs Tourkokratias kai ē emporikē egkyklopaideia tou Nikolaou Papadopoulou* (Athēna: Etaireia meletēs neou ellēnismou parartēma tou periodikou mnēmōn, 1990).

¹⁷³ Jean Meuvret, “Manuels et traités a l’usage des négociants aux premières époques de l’âge moderne,” in *Etudes d’histoire économique. Recueil d’articles* (Paris: Librairie Armand Colin, 1971), 241–248.

expressed a sense of economic belatedness and the necessity to achieve a competitive edge with Western merchants. Thus, they conceptualized trade as both a tool for achieving economic prosperity as well as a broader activity for attaining social progress with multiple cultural functions. Such concept provided a theoretical framework and justification for commerce as “portfolio of professions.” For example, a lot of introductions claimed that trade had turned from a simple profession based on experience into a multi-branch science, which had shaped the “authentic merchants of Western Europe today.”¹⁷⁴ Based on these publications, many merchants compiled their own “cheat-sheet” of short manuscripts of 10–30 pages. A case in point is an anonymous manuscript from around 1809¹⁷⁵ that contains very basic samples of contracts, bills of exchange, wills, etc. using a blend of Greek, Turkish, and Bulgarian with some Italian and Russian terms.

In short, political events, such as wars and the tumultuous times of ayans and kircalis, had negative and positive impacts on the economy and affected the pace of social and geographic mobility and wealth accumulation. Multiple other factors shaped the commercial practices of this generation: a combination of at least two concurrent activities (any mix of craft, trade, usury, tax farming, and putting-out production); diverse forms of partnerships and multiethnic cooperation; skillful navigation of various hierarchical orders through the obtaining of berats; and marriages of convenience. Habsburg and Russian economic opportunities attracted diaspora merchants, initially based on family and shared locality and religion. On the other hand, local and inter-regional markets within the Ottoman Empire stimulated broader multiethnic business cooperation, including local ayans. The high mobility and versatility of this generation entailed the involvement of women in business. The hybrid and peripatetic figure of the late eighteenth and early nineteenth-century Balkan merchant illustrates a world in flux. This chapter has tried to personalize some features of the “faceless” merchants.¹⁷⁶ Their sons would further develop such portraits, a topic to be discussed in the next chapter.

¹⁷⁴ Kōnstantinos Melas, *Emporikon egcheiridion peri emporias, viomēchanias, naytilias kai tōn emporikon praxeōn kai idian* (Athēna, 1848), 1.

¹⁷⁵ BAR, Mss. sl. 738, 11–12.

¹⁷⁶ A term employed with reference to Indian traders. Subrahmanyam and Bayly, “Portfolio capitalists,” 406.

CHAPTER TWO

THE SONS, 1820S–1860S

In 1797, the Jewish merchant Avram Arie borrowed 1,000 kuruş from Mehmet Emin Ağa and went to his usual visit to Istanbul for buying goods. During the trip he negotiated with his correspondents to order through mail in the future. Thus, he would not waste time traveling for supplies and would not close his dükkân.¹

This episode highlights the fathers' mobility as one of their main characteristics, a point I made in the previous chapter. It also demonstrates transitions to newer ways of doing business. Finally, it captures the trends of interethnic cooperation (Jewish-Turkish in this case) as well as combining retail and long-distance trade, both of which the next generation continued. Yet the sons' aspirations grew higher and their wealth greater than that of their fathers. This chapter, therefore, explores their main economic activities and strategies. The novel elements in their endeavors include a combination of tax farming, state delivery, and export trade; an expansion of many companies to bigger cities; and a coexistence of family-business models with multiethnic entrepreneurial coalitions. As well, I explore the financing the nineteenth-century Ottoman state through tax farming by drawing upon rare materials from personal archives.

The Political Context

The generation of the fathers witnessed wars, ayans, kircalis, and revolts. Their sons were also experiencing intense forms of violence and social transformation. Theirs was the transitional generation that, in four decades, was exposed to formative events with complex ramifications. The second decade opened with the Greek War of Independence (1821–1829), accompanied by another Russo-Ottoman War (1828–1829), and wars with Egypt (1831–1833 and 1838–1839). These events ushered into the picture the Egyptian ruler Mehmet Ali, and the conflict soon became internationalized. The increased international pressure translated into the trade convention of Balta Limanı (1838) and the famous edict of Gulhane,

¹ MS-NA, Khronika, II, a.e. 1, 75.

which initiated the era of reforms, or the Tanzimat (1839–1876). Sultan Mahmud II's (1808–1839) rule also overlapped with the highest rates of currency debasement, while the rest of the period saw new instruments of payment and external borrowing.² However, the pivotal events that impacted the Balkan merchants of this generation, I argue, were the disbanding of the Janissary corps in 1826, the establishment of a new army, and, as well, the tax and administrative reforms around the 1840s. These changes not only created a new omnivorous clientele for foodstuff and clothes – the army – but also eliminated the ayans and janissaries as competition in commerce and tax farming. This local political and economic vacuum, in turn, stimulated social reshuffling along ethnic and religious lines. Moreover, the Greek War of Independence led to a reconfiguration among the Ottoman financial elites and opened room for the insertion of the Armenian and Jewish sarrafs in the capital.³

The process of economic incorporation, usually epitomized by the 1838 Trade Convention, also encouraged influx of more European merchants into the Ottoman lands and the growth of export to Europe after the abolition of export monopolies (1839). Another political event with serious economic repercussions, the Crimean War (1853–1856), created a temporary inflation but also contributed to enrichment and accumulation of capitals. Soon afterwards Wallachia and Moldavia (1859) merged into a single entity on the map as well as the Dual Monarchy (1867). If one adds to the list the revolutions of 1848, the merchants from the era would have a plenty of events to mull over. Yet while overt political interpretations in commercial correspondence were minimal there was an insertion of the political into the economy. For example, the beginning of the Crimean War was commented on like this:

We are still worrying about the political [events]. Rumors say that Omer Pasha will invite prince Gorchakov to vacate Moldo-Wallachia in 21 days... The cambials [bills of exchange] and currencies are going up and down.

² The kuruş lost 83 percent of its silver content from 1808 to 1844. Şevket Pamuk, *A Monetary History of the Ottoman Empire* (Cambridge: Cambridge University Press, 2000), 188–193, 204–216.

³ Ortaylı has claimed, as a general trend during the Tanzimat, that Greeks were losing their privileged position among the other non-Muslim communities. İlber Ortaylı, "Greeks in the Ottoman Administration During the Tanzimat Period," in *Ottoman Greeks in the Age of Nationalism. Politics, Economy, and Society in the Nineteenth Century*, eds. Dimitri Gondicas and Charles Issawi (Princeton: The Darwin Press, 1999), 164.

I am forced to let you know that all your money will be calculated in metal as I have already announced that to all other friends.⁴

A chronicle from Kotel (Kızğan), by a local abacı, also perceived the war in economic terms: “And then [1854] the French [army] put Varna on fire and the whole *carşı* [commercial street] was destroyed. They did not allow anyone to take away [goods] or put the fire down. Thus, everything was burnt and the poor merchants suffered a lot.”⁵ The above-mentioned unification of Wallachia and Moldavia was also seen through profit/loss lenses: “The political events that caused the concentration of army increased the government’s need for money and it stopped paying the commercial *hawala* [assignment].”⁶ More distant events, like the Paris Commune of 1871, were also the subject of economic comment: “Let’s hope that the Paris uprising will be over and the transactions will begin again and the piazza will move on.”⁷ Ironically, according to these and other letters, the world of the long nineteenth century appears subsumed to its impact on the local *carşı* and piazza.

As mentioned in the first chapter, the generation of the fathers participated in the Serbian uprisings and diplomatic missions. Many merchants also supported the Greek War of Independence. Consider the previously mentioned h. Khristo Rachkov who committed a suicide in 1821 in his han in Tŭrnovo. Allegedly, he had twelve carts with arms hidden in one water mill.⁸ The sons, however, seemed to engage in diplomacy in a more discreet way. For instance, in 1857 around the Rumanian moves towards unification, the Istanbul merchant Khristo Tŭpchileshtov attached a letter by the Grand Vizier Reşid Pasha to prince Ghika within his own letter to another merchant Khristo Georgiev. He asked the answer to be returned through the same unofficial course. “This is a friendly duty that I could not avoid and I apologize about that.” The Rumanian palace, though, preferred an official channel of communication and the reply was sent

⁴ Khristo Tŭpchileshtov to Khristo Georgiev, 22 September 1853. BIA-NBKM, f. 7, 2, a.e. 1421, 36–37.

⁵ Ventseslav Nachev and Nikola Fermandzhiev, *Pisakhme da se znae. Pripiski i letopisi* (Sofia: Izdatelstvo na Otechestvenia front, 1984), 315.

⁶ BIA-NBKM, f. 7, 2, a.e. 1427, 37.

⁷ BIA-NBKM, f. 6, IA 8997, 340.

⁸ Nikolai Todorov, *Filiki eteria i Bŭgarite* (Sofia: Izdatelstvo na Bŭlgarskata academia na naukite, 1963), 60, 85. Two Serbian letters vaguely discuss the issue that the Bulgarians in Tŭrnovo had risen against the Turks and possibly this was a coordinated action with the Moreans. Vule Grigoriević to Miloš Obrenović, 21 May and 3 June 1821. AS-KK, XXI, 229, 231.

directly through their courier.⁹ Unlike their fathers and sons, many merchants of this generation were not explicitly involved in diplomacy but embraced education and philanthropy and engaged in local ecclesiastical disputes.

Traders: Foreign Merchants, Protégés, and Avrupa tüccars

Scholars of Ottoman incorporation into the world economy have discussed phases and different forms of European penetration, in which trade was the “mediating process.”¹⁰ The signing of the Balta Limanı Treaty of 1838 played pivotal role in this penetration. Earlier studies had treated the treaty as an unambiguous tool for introducing free trade in the Ottoman Empire, which had an “extremely detrimental effect,” especially on the economies of the Balkan nationalities.¹¹ More recent research, however, has cautioned about such interpretations. The 1838 Convention did not lead to immediate transformation of the Ottoman Empire into a supplier of raw materials and a market for European commodities, but was rather produced through developments from the preceding decades.¹² Furthermore, Donald Quataert has connected the 1826 and 1838 events as two steps in the process of economic integration of the Ottoman and European economies, especially after the elimination of state monopolies and other barriers to European penetration.¹³ Notably, the Treaty’s ramifications varied from region to region. Thus, in some areas, like Izmir, local networks involving minority merchants and government officials “sabotaged” quite successfully the implementation of the Treaty through tax

⁹ Khristo Tüpchileshtov to Khristo Georgiev, 6 November 1857. BIA-NBKM, f. 7, 2, a.e. 1423, 67; BIA-NBKM, f. 6, IA 848, IA 849.

¹⁰ There is a significant scholarly work influenced by Immanuel Wallerstein’s model of incorporation. Usually, it is divided in two stages: the first phase was incorporation (1750–1815) and the second peripheralization (1815–1876). Reşat Kasaba, *The Ottoman Empire and the World Economy. The Nineteenth Century* (New York: State University of New York, 1988), 4, 6, 35, 38. This theoretical model impacted research on the Ottoman Empire in the 1980s considerably. Since the mid-1990s, however, world-system’s approach seems to have been tacitly evaporated as interpretive framework and a more nuanced incorporation model is taken for granted with an attempt to assert more agency to local actors and factors.

¹¹ Barbara Jelavich, *History of the Balkans. Eighteenth and Nineteenth Centuries*, vol. 1 (Cambridge: Cambridge University Press, 1983), 338–339.

¹² See a special edition of *New Perspectives on Turkey*. Donald Quataert and Çağlar Keyder, “Introduction,” *NPT* 7 (1992): 1–6.

¹³ Donald Quataert, “The Age of Reforms, 1812–1914,” in *An Economic and Social History of the Ottoman Empire*. vol. 2, 1300–1914, eds. Halil İnalcık and Donald Quataert (Cambridge: Cambridge University Press, 1994), 764, 825.

farming and money lending. At the same time local merchants cooperated with their European counterparts. Accordingly, the Treaty did fail in eliminating local intermediaries.¹⁴ Similarly, this has also been shown in the case of the local brokers in Beirut who competed successfully with the foreign merchants.¹⁵

Nevertheless, the 1838 Treaty did succeed in opening up the countryside and the interior, both in Rumelia and western Anatolia, to European merchants, thereby contributing to the further integration into the world economy. For example, French entrepreneurs, such as Pierre Bonnal from Marseilles developed silk production in Stara Zagora (Eski Zağra) after the Crimean War. He bought there an old alcohol factory and built a new silk plant with 48 wheels and about 60 female workers.¹⁶ In 1858, another French businessman Pierre Arnal also launched a silk business in Tŭrnovo and asked for a loan of 10,000 k. from “Mr. Tapchilestov banquier” in Constantinople.¹⁷ A third example derives from Edirne (Adrianople, Odrin). Since 1867, Georgi Karamikhalev together with G. Schnell & Cie, also located there, participated in collection of *hawala* or *havale*, state deliveries, and tax farming of *beğlik* (sheep tax).¹⁸ However, as other research suggests, foreign presence was not prevalent even in the biggest commercial centers.¹⁹

The market of protégé merchants continued to bloom. At that period the system of consuls increased and spread in many urban centers in the Balkans. From the 1830s, new elements among the protégés were the Greek subjects. Some Bulgarians acquired Greek passports and operated their business under Greek protection. For instance, when the merchant Rali h. P. Mavridi was arrested for a letter with political connotations in 1867,

¹⁴ Kasaba made this point by emphasizing the crucial role of the local networks of intermediaries. Kasaba, *The Ottoman Empire*, 85. See also Elena Frangakis-Syrett, “Implementation of the 1838 Anglo-Turkish Convention on Izmir’s Trade: European and Minority Merchants,” *NPT* 7 (1992): 101–102, 108–109.

¹⁵ Leila Tarazi Fawaz, *Merchants and Migrants in Nineteenth-Century Beirut* (Cambridge, Massachusetts: Harvard University Press, 1983), 66–67, 84.

¹⁶ Virginia Paskaleva, “Za tŭrgovskite vrŭzki mezhdŭ Frantsia i bŭlgarskite zemi ot nachaloto na XIX v. do Osvobozhdenieto,” *IP* XVI, no. 5 (1960): 72–73.

¹⁷ BIA-NBKM, f. 6, IA 7021.

¹⁸ The company was established in the area in the 1830s and participated in the export of wool from Rumelia to Britain. BIA-NBKM, f. 6 IA 2348; Ilia Todev, *Bŭlgarskoto natsionalno dvizhenie v Trakia 1800–1878* (Sofia: Akademichno izdatelstvo “Marin Drinov,” 1994), 51–53.

¹⁹ For example, by the late 1840s there were only 80 British and 70 French commercial houses in 19 big commercial cities. Quataert, “The Age of Reforms, 1812–1914,” in *An Economic and Social History of the Ottoman Empire*, vol. 2, 839–840.

he was released with the help of the Greek consul in Constantinople.²⁰ Cornelia Papacostea-Danielopolou has suggested that after the Treaty of Adrianople (1829) the introduction of the Russian *Règlement Organique* (1831–1832) led to the opposite phenomenon in Wallachia and Moldavia. She called it “petite naturalization,” namely, foreign subjects abandoning the consular protection for getting the tax privileges granted to local tradesmen.²¹ The *Règlement* divided businessmen in three groups: artisans, traders, and ethnic groups (Jews, Bulgarians, and Armenians). Within the merchants there were three specific categories: import-export; wholesale or retail but only domestic trade; and retail only.²² By the 1830s, Greek merchants were still a strong presence in Serbian import and transit trade, especially in Belgrade. Similarly, the introduction of Serbian citizenship for all foreign merchants in 1836 was aimed at transferring trade into Serbian hands.²³ The last two examples affected mostly “local foreign” (I use this oxymoronic term because it expresses best the difference) merchants not the European traders. Both cases are indicative of launching policies for “nationalizing” commerce by protecting local majority merchants from local minority merchants.

The statistical data provided by Bruce Masters about *avrupa tüccars* suggested an increase of the enrollment in regions, such as eastern Bulgaria, Macedonia and central Anatolia, which he correlated to their incorporation into the expanding international trade. Crucially, the registers demonstrated a trend of thriving family business – in roughly a quarter of the cases at least one of the agents was a family member and/or belonged to the same ethnic group. According to the same author, advantages like tax exemption disappeared with the 1838 Trade Convention and the new Commercial Code of 1850 and these, in turn, decreased the numbers of this group of non-Muslim merchants. He has also stated that *avrupa tüccars* “accelerated the emergence of non-Muslim entrepreneurial class in places where there had been none before, as in the

²⁰ BIA-NBKM, f. 6, IA 2518.

²¹ Cornelia Papacostea-Danielopolu, “Une citoyenneté empirique: le statut des marchands étrangers en Valachie (1829–1859),” *Actes du II^e Colloque International d'histoire*, vol. 3, *Economies méditerranéennes équilibres and intercommunications XIII^e–XIX^e siècles* (Athènes: Centre de recherches néohelléniques, 1986), 204–207.

²² Gheorghe Lazăr, *Les marchands en Valachie (XVII^e–XVIII^e siècles)* (București: Institutul Cultural Român, 2006), 76.

²³ John Lampe and Marvin Jackson, *Balkan Economic History, 1550–1950. From Imperial Borderlands to Developing Nations* (Bloomington: Indiana University Press, 1982), 118.

hinterlands of the Balkans and central Anatolia,”²⁴ which is not quite an accurate assertion for the Balkans as demonstrated in the first chapter. There were cases of issuing patents for the post-1838 period. For example, a berat from 1841 granted the status of avrupa tüccar to Angel Robev of Ohrid.²⁵ Khristo Tüpchileshtov’s archive also comprises many receipts for paying the annual fees from 1848–1849 and 1858–1866.²⁶ A merchant from Stara Zagora was issued a berat in 1849.²⁷ These cases suggest that non-Muslim merchants were attracted to becoming avrupa tüccars not only by the prospect of tax exemptions but also by achieving the status of traders involved in international commerce, especially after the abolition of state monopolies over the export of grain – a fact that deepened Ottoman economic incorporation.

One of the ramifications of liberalization of trade was the expansion of fairs. Since the 1830s until the 1870s their number and commodity transactions increased. By contrast to the eighteenth century when there were two principal chains of fairs, at that period there were three major regions with a dense network: Macedonia with primary significance of the Prilep fair, in Thrace – Uzundzhovo (Uzuncova), and north of the Balkan Mountain – Türgovishte (Eski Cuma).²⁸ Correspondence from Tŭrnovo discloses regular visits to both Eski Cuma and Uzundzhovo fairs in the late 1840s. The commodities (fabrics, yarn, and dyes) were sold there and afterwards the money was collected through 38 “temesuks” (promissory note) in Rusçuk, half of them with 81-day term and the other with 121 days.²⁹ As mentioned in Chapter One, fairs not only gathered people and commodities, but also represented the hierarchy within the merchant’s world. The biggest fairs had two sections – one for wholesale and another

²⁴ Bruce Masters, “The Sultan’s Entrepreneurs: The Avrupa Tüccaris and the Hayriye Tüccaris in Syria,” *IJMES* 24 (1992): 584–594.

²⁵ Dragi Gorgev and Lili Blagadusha, “Turski document za semeistvoto Robev,” *Glasnik XXXIV*, no. 1–2 (1990): 99–111.

²⁶ BIA-NBKM, f. 6, IA 9030, 9; IA 12044/51–12048/51; IA 12057/51; IA 12058/51; BIA-NBKM, IIA 7910.

²⁷ BIA-NBKM, IIA 6885.

²⁸ Evelina Razhdavichka, “Balkanskiat panair prez XIX vek (Nikolko primera ot Trakia i Makedonia),” in *Balkanite mezdu traditsiata i modernostta. Administrativni, sotsialno-ikonomichestki i kulturno-prosvetni institutsii v balkanskite provintsii na Osmanskata imperia (XVIII–XIX vek)* (Sofia: IK “Gutenberg,” 2009), 16–17.

²⁹ At. h. Nikolaevich to Ivan Radiuvich, 19 August, 1846. Dŭrzhaven arkhiv – Veliko Tŭrnovo (Hereafter DA-VT), f. 82k, a.e. 126, 19–20. Those terms are unusually long. For examples of various but shorter deadlines, see Vasilēs Kremmydas, *Emporoi kai emporika diktya sta chronia tou eikosiena (1820–1835). Kikladites emporoi kai ploiktes* (Athēna: Naytiko Mouseio Aigaïou, 1996), 181.

for retail sale. The fairs also established temporary courts.³⁰ In contrast to the relative autonomy of Ottoman fairs a trend of centralized top-down regulation prevailed in Serbia. For instance, an 1839 law regulated that every 17 districts would have one fair (*panadur, vašar*). In the subsequent years, more decrees were issued, some of them banning trade in foreign commodities, others allowing more liberal regime.³¹ The trip to fairs was a group event as it was remembered in Gabrovo: travel to closer fairs was usually organized with horses or wagons of 4–5 people and to the farther ones it took 25–60 caravans.³² However important the fairs were, “the wheels of commerce” were pushed from the desks of *megalemporos*, *veletrgovac* or wholesale merchants. In the next sections I will present the prosopography of one of them.

Trade and Trade Disputes

Khristo Tüpchilestov (1808–1875), like his father Petko Stoianov, began his career as an *abacı* in Kalofer (as noted in Chapter One). Initially, he and his two brothers continued the local and long-distance trade. In the 1840s, while still keeping the trade in *aba*, they refocused their interest to commerce in agricultural and animal products, such as grain, hides, wax, and tallow and Khristo acquired the status of *avrupa tüccar*. In the 1850s, the Crimean War offered new opportunities for enrichment. The brothers separated and Khristo moved to the Ottoman capital where he became a banker, tax farmer and supplier to the government and achieved unprecedented increase of wealth as Table 2 shows.³³ His expanding business enabled him to join multiple networks, and yet, as his ledgers indicate, trade in *aba* in Anatolia, which was initiated by his father, was not abandoned until the late 1860s.³⁴ Other representatives of the same profession had the same starting point and continued the *aba* business but in other geographical directions. For instance, Dimitür h. Ioanovich Smrikarov

³⁰ Evelina Razhdavichka, “Nineteenth-Century Balkan Fairs as a Social Space: Hierarchy, Marginality, Ethnicity, and Gender,” *EB* 1 (2006): 141.

³¹ Marie-Janine Calic, *Socialna istorija Srbije 1815–1941. Usporeni napredak u industrializaciji*, trans. Ranka Gašić (Beograd: Clio, 2004), 45–47.

³² Petür Tsonchev, *Iz stopanskoto minalo na Gabrovo* (Gabrovo: “Otvoreno Obshtestvo,” 1996), 488–489.

³³ Evguenia Davidova, “‘Zemane-davane bez mühlüzlük.’ Iz türgovskata korespondentsia na Khristo Tüpchileshtov s Evlogi i Khristo Georgievi (1847–1874),” in *Daritelite. Evlogii i Khristo Georgievi*, ed. Elka Drosneva (Sofia: Izdatelstvo “LIK”, 1998), 31–63.

³⁴ BIA-NBKM, f. 6, IA 9019.

separated from his father in Samokov. In 1838, he opened a small shop trading in coarse woolen fabrics, which he was selling in Sarajevo. Local histories attributed this connection to Husrev Pasha of Samokov who moved to Bosnia the 1840s. Many Bulgarians followed him there and found new business opportunities.³⁵ Accordingly, aba production for the army and internal markets continued to be one of the key industries.

The examples of small dükkân business can be augmented with evidence from the Serbian archives. Consider the shop of two partners of Kragujevac (1832), which contained six rolls of fabric (98 groša), one mirror (2 g.), forks and knives (10 g.), three shirts (30 g.), and a mixture of goods, including food of total 1,155 g.³⁶ The list suggests a small-scale trade serving basic local needs. Similar was the ledger and correspondence of Mincho h. Tsachev of Tŭrnovo who was engaged in tax farming since the 1840s. However, his regular commercial activities did not vanish. Entries in his ledger “what I am selling here in the dükkân” showed that he sold two rolls of basma (fabric with patterns), calicos, American (fabric), two okkas silk, 100 drams cotton yarn, “lipitski” (from Leipzig) fabrics, etc. Among his customers were local dyers and abacıs, many with Muslim names, people from the surrounding village of Arbanasi as well as farther away from Ruse and Svishtov (Zistovi). Most of transactions were in small quantities and carried out on credit.³⁷ Two other sources support the notion that small and medium-scale business was the rule in a broader geographical area. A manuscript of a Commercial Guide, written in Bucharest (1843), gives such examples for trade in commodities and trade on commission.³⁸ A similar case provides an anonymous compilation of the 1840s, which consists of samples of contracts, letters, and bills of exchange. The latter included sums between 200–2,000 k.³⁹

Among the instances of business expansion, the company of the Robev Brothers of Ohrid, presents a good study. Stefan Robev established the firm in 1794 with 800 k. start-up capital.⁴⁰ His two sons Angel and Atanas

³⁵ Khristo Semerdzhiev, *Samokov i okolnostta mu. Prinós kŭm minaloto mu ot turskoto zavoevanie do Osvobozhdenieto* (Sofia: Pechatnitsa “Den,” 1913), 87–89, 210.

³⁶ AS-KK XV, 112.

³⁷ DA-VT, f. 82k, 1, a.e. 188, 1–5; a.e. 189, 2–10.

³⁸ Nauchen arkhiv, Bŭlgarska akademıa na naukite (Herefter NA-BAN) NA-BAN, f. 84k, I, 1–3.

³⁹ BIA-NBKM, IIB 9910, 30–32.

⁴⁰ In the 1850s, a capital between 500–1,000 k. was enough to begin a dükkân trade in Serbia. In the 1860s, 150 ducat invested in goods would do in Kragujevac. Bojana Katić, “Prilog proučavanju varoških trgovaca u Srbiji sedamdesetih godina XIX vijeka,” *IČ XXXIV* (1987): 248–249.

inherited it in 1814. In the 1840s, they traded in hides, especially in Vienna and Leipzig, and in the 1850s opened branches in both cities. They had more than 100 correspondents and traded in more than 500 commodities. This internationalization of the company was expressed symbolically: since 1856 their company's letterhead became "Fratelli Rombi et Figli." A company contract of 1853 is preserved: the above-mentioned two brothers with their sons became partners, or total of nine members invested 400,000 k. capital. On average, almost each put in 50,000 k.⁴¹ The contract shows a concentration of family capital for "all kinds of trade in commodities" in both "Turkey and Europe" (as mentioned earlier Angel became an *avrupa tüccar* in 1841). The agreement is also a valuable document about an inter-generational style of conducting business – a special article stipulated that the sons should listen and have to always ask for a piece of advice their father and uncle.

The specter of bankruptcy was omnipresent as are examples of not so successful businesses. Usually, there were two major ways of approaching insolvency: informally and formally, through the court system. The previously mentioned Rali h. Mavridi had not only issues with freedom of expression, but he also lost a lot of money. In 1849, he wrote:

As far as my problem is concerned, it is solved – I managed to pay my creditors and have re-opened my store; I am allowed to trade as before. I still have a lawsuit with Kastelis Vragiotis and Cie, one of my creditors. He blocked my merchandise of 100,000 k., because I owed him 55,000 k. However, he lost the case and now has to pay me 30,000 k. for court expenses and merchandise losses. He will get 45 percent out of 55,000 k. I hope he will understand how much harm he had inflicted upon me.⁴²

The letter implies that the search for an official solution harmed both sides of the dispute. Another letter by the Tŭrnovo merchant Dimitar h. Nichov also reveals a mechanism for solving some commercial disagreements. The local *ticcaret* (commercial court) looked at his case and recognized Nichov's right – the dispute was about 3,204 florines. However, his opponent managed to stop the implementation of the court decision through the intervention of the Prussian consul in Ruse. Because Nichov's com-

⁴¹ Khristo Andonov-Poljanski, "Eden trgovski dogovor od 1853 godina skluchen vo Ohrid," *Glasnik na institutot za natsionalna istorija* XIV, no. 1 (1870): 136–142; Virzhinia Paskaleva, "Kŭm istoriata na tŭrgovskite vrŭzki na Makedonia sŭs Sredna Evropa prez XIX vek," *IzInIs* 11 (1962): 51–81.

⁴² Rali h. Mavridi to Konstantin Fotinov, 22 November 1849. Nadia Danova, ed. *Arkhiv na Konstantin Georgiev Fotinov*, vol. 1, *Grŭtska korespondentsia* (Sofia: Izdatelstvo "Gutenberg" 2004), 419–420.

pany had also a branch in Vienna he wanted to move the lawsuit there or in Istanbul.⁴³ There is another case from the same year (1860), which also involved a foreign consul in Ruse. In 1859, Tsviatko Radoslavov of Svishtov announced bankruptcy. Interestingly, since he was an Austrian protégé, the consul not only arranged a plan for repayment but also kept direct negotiations with all the creditors.⁴⁴ In 1859, a Sliven merchant had a court dispute with two local Turks because they owed him money for the delivery of wool to the state factory.⁴⁵ He tried to get his money through the local *meclis* (council) but did not succeed and wrote a complaint to a court in Istanbul. Another version of using commercial court and mediation of a respected merchant was the case of the Tŭrnovo company of h.N.h. Minchoğlu and K. Marinovich. In 1864, Khristo Tŭpchileshtov was appointed by the court to audit the company's correspondence, ledgers, and bills until everything was divided.⁴⁶

In terms of informal ways and means, which were more common, there existed a variety of strategies. An attempt to collect a debt from the Plovdiv tax farmer Salcho Chomakov also reveals some developments of the local economy. In 1862, he owed 655,000 k. with interest to various creditors, some in the Ottoman capital, others to local moneylenders.⁴⁷ Since he did not have cash he offered his property in land – some *mŭlks* (privately owned land). Tŭpchileshtov, as a major creditor, sent a special person to deal with the debt but he managed to collect in havale and bills of exchange only 187,000 k. or 46.7 percent of the debt.⁴⁸ There is a contract (1862), which transferred Chomakov's property to his creditors: three warehouses in various hans of 92,000 k., one shop of 10,000, ½ dinka (?) of 55,000, two gardens of 33,000, ¼ of *ciftlik* (farm) with 16,000 mulberry trees and fields worth 70,000 k., or total of 260,000 k.⁴⁹ The debtor invested in both urban and rural properties as did the generation of the fathers but the size and value of his properties was much higher than the examples provided in the previous chapter. Also, the prices of the storage space seem quite high in a big urban center like Plovdiv. In 1860, a debtor from Sliven also lost his property: eight *mŭlks* and one han.⁵⁰ In

⁴³ BIA-NBKM, f. 6, IA 3054.

⁴⁴ BIA-NBKM, f. 6, IA 4815.

⁴⁵ BIA-NBKM, f. 6, IA 1713; IA 1715.

⁴⁶ BIA-NBKM, f. 6, IA 8985, 344, 407.

⁴⁷ BIA-NBKM, f. 6, IA 2767; IA 12508/51; IA 2447.

⁴⁸ BIA-NBKM, f. 6, IA 2761.

⁴⁹ BIA-NBKM, f. 6, IA 1205.

⁵⁰ BIA-NBKM, f. 6, IA 1722; IA 1724; IA 8980, 399.

1861, the creditor sold the han and a mill to two other local entrepreneurs for 525 Ottoman liras under the condition to give a three year-extension to the debtor to repay the rest of the debt (27,216 k.).⁵¹ This is an interesting case of local solidarity (possibly also a kinship relation) as a form to cushion the harm done by external creditors.

Another document for debt repayment from Plovdiv shows that the debtor had addressed not only the local merchants but also the neighbors and both councils decided that he should give his $\frac{2}{5}$ shares from his father's house to his creditor.⁵² This trend to avoid court solutions was quite widely practiced. Research on the Poche brothers in Aleppo has also demonstrated that they used diverse means to get their money back: from economic "espionage" and rumors to informal networks to foreign consuls, but only after exhausting the informal ways they would resort to court proceedings.⁵³ Each debt was decided on a case-by-case basis in its specific context. Similarly, the Bulgarian merchant and Russian subject Evlogi Georgiev, resident of Galați, tried to collect old debts from a Turkish merchant through pressuring his partner Mehmed h. Alişoğlu.⁵⁴ Another example presents a collective letter by the Plovdiv's notables to the Patriarch in Constantinople (1844). They complained about two Armenian sarrafs who declared bankruptcy two years ago. At present, the same two and three others announced in the same manner ("intentionally") bankruptcy and two months earlier transferred all properties and assets to their wives. The money that the churches lent to those five bankers was in danger of being lost. The claimants asked the Patriarch to get an order that all debtors would receive their money.⁵⁵

All of the attempts above illuminate various modes and strategies for getting back debts including: institutions, such as commercial courts, local merchant and neighborhood bodies, foreign consuls for the protégé merchants, and even the Ecumenical Patriarch. Creditors also addressed individual merchants and network of acquaintances. In most cases they wrote many letters to their debtors that ranged from pleas to harassment,

⁵¹ BIA-NBKM, f. 6, IA 6304.

⁵² Ivan Snegarov, "Grütski kodeks na Plovdivskata mitropolia," *SBAN* XLI, no. 2 (1946): 353.

⁵³ Mafalda Ade, "Ottoman Commercial Law and its Practice in Aleppo Province (1850–1880)," in *Merchants in the Ottoman Empire*, eds. Suraiya Faruqi and Gilles Veinstein (Paris: Peeters, 2008), 247–258.

⁵⁴ TsDA, 253k, 1, a.e. III, 76.

⁵⁵ Plovdiv notables to the Patriarch, March 1844. Snegarov, "Grütski kodeks," 394.

all involving the notion of professional reputation, a topic that will be addressed in Chapter Seven.

Tax Farming

Tax farming was a “high-risk, high-yield investment.”⁵⁶ The three forms of tax farming of state revenue collection (*iltizam*, *malikâne*, and *esham*) being reformed, abolished, and restored continued to coexist in the period under investigation.⁵⁷ Malikianization as a process of privatization and redistribution of state assets generated a recursive practice of building new alliances, including and excluding diverse social groups.⁵⁸ The Gulhane edict of 1839 abolished *iltizam* and the system of state leases (*mukataa*) by introducing direct tax collection by appointed state officials (*muhasıls*) and councils at every administrative level (from village to city). Non-Muslims were granted representation in these councils. However, the changes provoked a resistance by multiple social groups: Muslim ulema, Muslim rural notables, Christian notables (*kocabaşı*), and even rural revolts in northwestern Bulgaria in the 1840s and 1850s.⁵⁹ Accordingly, the experiment failed and *iltizam* was restored in 1841. Between 1860 and 1866 attempts to reorganize the tax collection in Rumelia continued, a new system stipulated local tax collection based of average sum as calculated on the basis of the past five years (1856–1860). Complaints of local corruption, led to restoration of the three-stage auctions (*kaza, sancak*, and *Istanbul*).⁶⁰

Recent study suggests that the usually interpreted “top-down” approach of the Tanzimat reforms should be seen as applied in a “highly negotiated environment.”⁶¹ This process of constant flux occurred not only in the

⁵⁶ Linda Darling, *Revenue Raising and Legitimacy. Tax Collection and Finance Administration in the Ottoman Empire 1500–1660* (Leiden: Brill, 1996), 120.

⁵⁷ Yuzo Nağata, *Studies on the Social and Economic History of the Ottoman Empire* (Izmir: Akademi Kitabevi, 1995), 70.

⁵⁸ Ariel Salzmann, “An Ancien Régime Revisited: ‘Privatization’ and Political Economy in the Eighteenth-Century Ottoman Empire,” *Politics & Society* 21, no. 4 (December 1993): 397.

⁵⁹ Halil Inalcık, “Application of the Tanzimat and Its Social Effects,” *Archivum Ottomanicum* V (1973): 102–108, 127.

⁶⁰ Stanford J. Shaw, “The Nineteenth-Century Ottoman Tax Reforms and Revenue System,” *IJMES* 6 (1975): 421, 428–430; Aron D. Novichev, *Istoria Turtsiı*, vol. 3, *Novoe vremya (1839–1853)* (Leningrad: Leningradskii gosudarstvennyi universitet, 1973), 123–124.

⁶¹ Yonca Köksal, “Imperial Center and Local Groups: Tanzimat Reforms in the Provinces of Edirne and Ankara,” *NPT* 27 (Fall 2002): 107, 135.

capital but was also quite visible in the provinces. Most studies on tax farming are based on financial Ottoman documentation. In what follows, I will explore many examples of reconfigurations, forging competing and collaborating coalitions that allied both Muslims and non-Muslims in the Rumelian provinces, and their “connections” with Istanbul. Most documents derive from the personal archive of Khristo Tüpchileshtov, a sarraf and *kefil* (surety) in the Ottoman capital, who participated in an extensive network of tax farming comprising various regions in both Rumelia and Anatolia.⁶² Other information comes from the chronicle of the Arie family, based in Samokov.

Tax farming, as a process, began with an auction locally or in Istanbul. The highest bidder (*mültezim*) would acquire the collection of the tax unit’s revenue. The procedure required a *muaccele* (lump sum) to be paid by a sarraf to the Treasury. Usually, profits derived from re-selling shares (*hisses*) to smaller *mültezims* or whole villages.⁶³ On both ends of the chain there were multiethnic competing coalitions of *mültezims* and subcontractors. Murat Çizakça has argued that sureties were “integral part” of the tax farming system; in fact, they were sleeping partners as investors in commenda (*mudaraba*) business partnership arrangement.⁶⁴ Sources from the Tüpchileshtov’s archive suggest not just investor-agent relationship but also his more active involvement in many enterprises. Frequently, when the stakes were serious, Tüpchileshtov would send a specially hired manager in the region, which seems to add one more layer of the guarantor’s involvement; a situation that contains also elements of *inan*-type partnership. The Aries, on the other hand, as local *mültezims*, used the services of two major bankers in Istanbul: Camondo, and sometimes Tüpchileshtov. Thus, the two case studies complement each other and express views from the two ends of the *iltizam* chain.

Tax farming of *öşür* (tithe) was very lucrative due to sub-farming and trickling down of the profits. Early documents go back to the time of the Crimean War. In 1854, Tüpchileshtov was farming out the Svishtov kaza

⁶² Evguenia Davidova, “Türgovski kapital i otkupuvane na danütsi v Osmanskata imperia prez tretata chetvürt na XIX vek,” *IP* LXIII, no. 3–4 (2007): 64–75.

⁶³ Whole villages participated in the process as well. In 1861, the Karlovo municipality (*obshtina*) asked Tüpchileshtov to buy tithe for them as it was before. BIA-NBKM, f. 6, IA 125.

⁶⁴ Murat Çizakça, *A Comparative Evolution of Business Partnerships. The Islamic World and Europe, with Specific Reference to the Ottoman Archives* (Leiden: E.J. Brill, 1996), 147–148.

with two Bulgarian merchants in Tŭrnovo.⁶⁵ Sources suggest that this was not a new business. It seems that Tŭpchileshtov had contacts with mŭltezims in Edirne who had also bought the tithe there but could not deliver the required amount. Thus, he negotiated collaboration between his Tŭrnovo and Edirne partners to combine the delivery in Ruse.⁶⁶ Usually, the payments in installments were sent to Istanbul as bills of exchange.⁶⁷ The above-mentioned case, however, shows payment in kind and/or redistribution of the surplus of foodstuff to another region. The documents are silent about government orders for such transactions and it might be a local arrangement related to the increased need for food during the war. Two of the Arie brothers also delivered food to the army in Silistra (Silistre) and Ruse at that period.⁶⁸

The fertile area between the Danube River and the Balkan Mountain became one of the important loci of tax farming. In the 1860s, Nikola Tsvetkoğlu of Svishtov was very active in local iltizam. In 1863–1864, he together with Mustafa Cezzar Bey farmed tithe in Lom, Oriakhovo, Berkovitsa and Vratsa for 3,920,333 k., of them Tŭpchileshtov provided 50 percent – 1,960,166 k. as surety.⁶⁹ In 1866, Tsvetkoğlu again farmed out the öşür of wheat of Lom and Nikopol kaza for 1,280,000 k. in six installments with Tŭpchileshtov as guarantor.⁷⁰ Some grain was sold in Brăila (Ibrail) by an Armenian trader Artun Shirinian, and Tŭpchileshtov participated in the export part of the enterprise. The profit 207,626 k. was divided by four. Tŭpchileshtov and Tsvetkoğlu received 37.5 percent – 77,859 k.⁷¹ As Table 1 shows, another coalition, located in Svishtov-Nikopol (Nikboli) area, also benefitted by Tŭpchileshtov's surety and included Tsvetkoğlu in 1870. The sources present the following picture: initially, a group of six partners bought the tithe of 40 villages or the whole Nikopol kaza for 2,843,890 k.⁷² Two of them (Tsvetkoğlu and Radoslavov) signed a new contract and

⁶⁵ At the same year he refused an offer for tax farming of tithe in Stara Zagora (Zağra). BIA-NBKM, f. 6, IA 1840.

⁶⁶ BIA-NBKM, f. 307, a.e. 8, 9–10.

⁶⁷ For instance, Mehmet effendi who was a mŭltezim of the Filibe's öşür in 1851 sent bills of exchange to his brother who resided in Istanbul. BIA-NBKM, f. 183, a.e. 30, 63.

⁶⁸ MS-NA, Khronika, 11, a.e. 2, 88–89.

⁶⁹ BIA-NBKM, f. 6, IA 9003, 25.

⁷⁰ BIA-NBKM, f. 6, IA 5893; IA 5894.

⁷¹ BIA-NBKM, f. 6, IA 26726.

⁷² The shares were as follows: Tsviatko Radoslavov (18 villages), h. Aleko (7 villages), Panaiut (3 villages), h. Ali Molla (4 villages), Mehmet Kapetanoğlu (one village) and h. Mustafa Bayraktar (7 villages). TsDA, f. 253k, 1, a.e. 74, 2.

Table 1. Tax Farming of Nikopol kaza, 1870

	Surety	Buyers	Number of Villages	Price in kuruş	Percentage
Muslims (M)	10	10	20	1,834,500	48.7%
Non-Muslims (NM)	2	7	17	1,335,500	35.4%
Mixed	M-NM- 1	M-NM 3	3	600,000	15.9%
Total	13 (some provided multiple sureties)	23*	40	3,770,000**	100%
Original price paid	Six buyers: 3 M – 23.4%; 2 NM – 22.7; 1 M-NM – 49.9%.			2,843,890	
	Two NM buyers: 75:25%			2,961,940	
Profit after reselling				808,060	27.2%

M – Muslim; NM – non-Muslim

* 3 M sureties were also buyers.

** In the original document there was a mistake in the calculation of the total sum with 500,000 k. less. I am working with the real sum.

Source: TsDA, f. 253k, 1, a.e. 101, 1–3; a.e. 74, 2.

bought the whole kaza for 2,961,890 k. (including expenses); the profits or losses would be divided in ratio 3:1 in favor of Tsvetkoğlu. The gain was 808,060 k. or 27.2 percent of the original price.⁷³

The point of this examination of the minutia of tax farming is to highlight that there was an interesting process of both agglomeration and fragmentation— six buyers initially (mixed Muslims and non-Muslims), later two buyers (non-Muslims) bought the whole sum, but the original mültezims participated in the process of reselling the shares. Table 1 also illustrates the ample amount invested by both Muslim and non-Muslim participants. Moreover, there was a blend between local sureties and buyers of small shares. Almost 30 percent profit explains the high popularity of tax farming of tithe. Tüpchileshtov's archive contains numerous requests from various regions in Rumelia and Anatolia for sub-contracting of small shares. As Çizakça has suggested, such portfolio of multiple

⁷³ TsDA, f. 253k, 1, a.e. 101, 1–3.

enterprises aimed at risk aversion rather than capital pooling.⁷⁴ These highly profitable endeavors entailed high risk as well. Such was the case of two *mültezims* Todor and Serkiz under the guaranty of an Armenian banker Aleksan Bozof. In 1869, Tüpchileshtov became their surety for the Treasury. They farmed the tithe for Štip, Radovište, and Kočani kaza and Tüpchileshtov paid 1,300,000 k. but they failed to cover the installments. Bozof himself announced bankruptcy and Tüpchileshtov lost 200,000 k.⁷⁵ It is worth noting this chain of sureties – Tüpchileshtov in the capital and regional ones responsible to him; Radoslavov was the counterpart of Bozof in Svishtov. Again, the losses were compensated by engaging in the same years in multiple endeavors, tax farming being one of them.

The Arie family, on the other hand, was active in another geographical area – in 1859, they farmed out the tithe in Prizren (Prizrin). One of the brothers managed the tax collection in person. In the same year they collected also the *öşür* in Thessaloniki (Salonica) in partnership with Mustafa effendi.⁷⁶ In 1863–1865, another representative of the Arie farmed out the tithe of the villages around Samokov in combination with his neighbor Asan ağa. He invested 75 percent and the ağa the other 25 percent with the condition they would both visit the villages to collect the grain.⁷⁷ Like in the previous examples, the multiplicity of contracts was not only geographically large but also ethnically mixed.

Tax farming of *beğlik* (sheep tax, also called *ağnam resmi*) was another quite attractive enterprise. In the 1850s and 1860s, Tŭrnovo became an arena of two competing tax farming coalitions. One of the participants was even killed in 1855.⁷⁸ In 1863, for example, Dimitar h. Nichov and Ali Mehmed wanted to farm out the *beğlik* in Tŭrnovo. Tŭpchilestov advised them not to bid at the local auction that he could buy it cheaper in Istanbul.⁷⁹ The competing local constellation consisted of both Muslims and non-Muslims: Fazlı Bey, h. Mehmed Ağa, h. Tsonchu h. Tsachuv and P. Ivanov & St. Karagiozov; they approached Tŭpchilestov as well.⁸⁰ Svishtov kaza was another contested territory where the local Christians worked mainly with two rich Muslim entrepreneurs Sŭlŭsoğlu and Mehmed Ahmed ağa. The competition was so intense that they sued each

⁷⁴ Çizakça, *A Comparative Evolution of Business Partnerships*, 173.

⁷⁵ BIA-NBKM, f. 6, IA 8996, 379–380.

⁷⁶ MS-NA, Khronika, II, a.e. 2, 97.

⁷⁷ MS-NA, Khronika, II, a.e. 2, 270–273.

⁷⁸ DA-VT, f. 82k, a.e. 160, 76–79.

⁷⁹ BIA-NBKM, f. 6, IA 8984, 410.

⁸⁰ BIA-NBKM, f. 6, IA 5770; IA 8985, 3; IA 2008.

other in Istanbul (1864).⁸¹ A third example of competing coalitions came from the area of Filibe. One of Kazanlık's çorbacı wanted to farm out the beğlik in 1863. As mentioned in Chapter One, the lion's share of tax farming was concentrated in the Ottoman capital. Thus, the Filibe sancak was bought for 4,200,000 k. by hacı Mustafa located in Istanbul. Tüpchileshtov tried two times to negotiate and buy the Kazanlık kaza for 300,000 k. but the deal failed because h. Mustafa wanted 360,000 k.⁸² A similar instance occurred in Edirne where hacı Ahmed Ağa, a member of the local council, was a tax collector of Edirne, Kirkkilise, and Pinar Hisar. He also served as collector of animal taxes and tobacco. He subcontracted those rights to local, mostly non-Muslim mültezims. However, the local Greek merchants complained to the Greek consulates in Edirne and Istanbul and exposed his monopolistic abuses.⁸³

A third tax tying together alliances of partnership was the *rusumat*, especially of pigs. For instance, in 1857 the *rusumat* of Svishtov was subcontracted by Nikola Minchoğlu and Marinov from Yunuf Yunus through Ioakim Mavruzoğlu for 631,000 k. The partnership included also one Bulgarian and one Muslim subcontractor, all under Tüpchileshtov's surety who also had a share; the latter received 94,829 k. (15 percent).⁸⁴ Next year, Tüpchileshtov and three Bulgarians, one Turkish, and one Greek mültezims bought again the *rusumat* of Svishtov for 1,273,000 k. The loss from the endeavor was 151,373 k.⁸⁵ Usually the prices of the *rusumat* were lower and the gains/losses as well. The Aries were also collecting the *rusumat* in Vidin in 1868.⁸⁶ In the 1860s, the Bulgarian Tsvetkoğlu was trying to buy the same tax of Vidin sandcak for 280,000 k. but Mustafa effendi outbid him for 290,000.⁸⁷ Although he was competing with Mustafa effendi, both reached an agreement later and negotiated to ask the government for extension of arrears' collection in 1871.⁸⁸ This was an interesting case of

⁸¹ BIA-NBKM, f. 6, IA 8985, 14.

⁸² BIA-NBKM, f. 6, IA 8983, 398, 405.

⁸³ Köksal, "Imperial Center and Local Groups," 124.

⁸⁴ BIA-NBKM, f. 6, IA 18367; IA 27471.

⁸⁵ These partners were: Mehmet Sülüsoğlu, h. Nikola Minchoğlu, and Pashanko Enchev, and Kostaki Evtasiadis. BIA-NBKM, f. 6, IA 25621.

⁸⁶ MS-NA, Khronika, 11, a.e. 2, 277–278.

⁸⁷ BIA-NBKM, f. 6, IA 5901; IA 8988, 426–428; IA 8989, 36.

⁸⁸ BIA-NBKM, f. 6, IA 8998, 163, 184–185. Failure to pay installments was not an isolated case and, in 1873, a special commission was established in the Danube vilayet to draw a plan for collecting arrears. The next year there were auctions selling ships and properties of several mültezims. Svetla Ianeva, *Bülgari otkupvachi na danütsi vüv fiskalnata sistema na osmanskata imperia. Küm istoriata na bülgarskia delovi i sotsialen elit prez XIX vek* (Sofia: Nov bülgarski universitet, 2011), 105–106.

competition that ended up in collaboration between two local *mültezims* of high rank.

Another example of cooperation emerged in Samokov. In 1863, Zakhari h. Giurov asked his brother to buy the *rusumat* of pigs for Niš and Sofia. The two brothers seem to be among the serious “players” in the region. The Arie’s chronicle reveals that they collaborated in 1856–1857 by buying together (in Istanbul) the tithe of five towns with the surrounding villages. In addition, the Aries were giving them loans.⁸⁹ This information illustrates that tax farmers from the same town collaborated in both places – Samokov and Istanbul.⁹⁰ In another location – Ihtiman – Gavriel Arie established a partnership with the local *mütevelliye* (trustee of a pious foundation) Mahmud Bey and bought the tithe of Ihtiman and seven adjacent villages and earned between 20–25,000 k. annually; that cooperation continued until 1878.⁹¹ In Samokov, the Aries also kept their partnership with the local Ottoman administration. When Mehmed ağa who was working with their father, was killed in 1831, his nephew Usref Beg, who inherited his position continued to carry out lucrative enterprises.⁹²

Most of the examples also demonstrate that the same tax collectors were engaged in a portfolio of tax collections. For instance, in 1872 the previously mentioned Robev Brothers of Bitola (Monastir) asked Tüpchilestov to buy on their behalf at the Treasury in Istanbul the tithe of Prespa and Resen. He could bid by 15,000 k. above the original amount of 350,000 k.⁹³ Three years earlier the Robevs farmed out the *rusumat* of Prilep kaza.⁹⁴ The scale of tax farming in Macedonia impressed even foreign travelers.⁹⁵ Other instances of various tax collections occurred in Svishtov: between 1848–1852, h. Mincho h. Tsachev tax farmed the *beğlik* of Svishtov kaza and the taxes of *suvats* (pastures), both with Tüpchileshtov’s surety.⁹⁶ He collaborated with hoca Maksut and hoca Misak. In 1853, the sum was 1,931,000 k.⁹⁷ The Aries manifested an exceptional versatility in terms of

⁸⁹ MS-NA, Khronika, II, a.e. 3, 157–158.

⁹⁰ BIA-NBKM, f. 33, a.e. 330, 217–218.

⁹¹ MS-NA, Khronika, II, a.e. 3, 160–162.

⁹² MS-NA, Khronika, II, a.e. 1, 185, 234.

⁹³ BIA-NBKM, f. 6, IA 8999, 521, 527; BIA-NBKM, f. 27, a.e. 2809, 14.

⁹⁴ Ianeva, *Bŭlgari otkupvachi na danŭtsi*, 130–132.

⁹⁵ Walker talked about rich people in Monastir and mentioned a certain Bulgarian Demeter Rader, known as “Dimko,” who made money from “iltigams,” or government revenue farms, government contracts for the army, and usury. Although she claims that he was illiterate, it seems that she had heard about Dimitŭr Robev. Mary Adelaide Walker, *Through Macedonia to the Albanian Lakes* (London: Chapman and Hall, 1864), 138–139.

⁹⁶ BIA-NBKM, f. 307, a.e. 6, 49; a.e. 5, 58.

⁹⁷ BIA-NBKM, f. 307, a.e. 2, 2; a.e. 12, 75–76; a.e. 3, 35.

farming out a variety of taxes in a broad geographical region from Prizren to Liaskovets (Leskofçe) and from Vidin to Salonica. After beginning with harac (poll tax) in the first decade of the nineteenth century in Sofia, they also collected the beglik in Samokov (1857) and in Sofia (1864).⁹⁸ They expanded to tobacco tax farming in Cuma (1859).⁹⁹ In 1860, since they bought the tax collection of multiple locations and types, Avram Arie arranged his own office in Samokov to resell the tithe of villages aggregated in various shares. His profit was around 10–15 percent.¹⁰⁰ One can also read, in an 1860 ledger of Tüpchilestov, that he earned 40,000 k. for commission on surety for tithe he bought for 2,650,000 k.¹⁰¹ Usually the commission (*davudiye*) was between 0.5–1 percent of the surety's sum, which was less than the tax bid itself.¹⁰² However, when he participated in the venture with a share, as already discussed, the profits were much higher.

In some ways, the networks of mültezims and multiple sub-contractors in tax farming were similar to the webs of merchants in livestock in Serbia. Their partnerships consisting of one chief merchant and many middlemen were covering large territories; the senior partner ("glavni ortak") should prove financial ability to cover the expenses due to government.¹⁰³ Similarly, since 1837 there was a concentration of the business in the hands of a couple of few big companies. However, unlike the competing coalitions of tax farming in places such as Tŭrnovo, the Serbian companies also obtained state financial support in order to compete with Austrian and Hungarian merchants.¹⁰⁴ While competition arising from the external threat was fierce in Serbia, foreign entrepreneurs in the Ottoman realm were excluded from direct participation in tax farming.

So far, all the examples depict a local pool of entrepreneurs who invested in different businesses and formed various and multiple one-venture partnerships. The multiethnic coalitions from the capital were replicated in the provinces. Those alliances were opened and numerous individuals were able to participate simultaneously in different groups and local enterprises. An interesting example provides the Varadim (Vardim)

⁹⁸ MS-NA, Khronika, II, a.e. 2, 107.

⁹⁹ MS-NA, Khronika, II, a.e. 3, 136–137.

¹⁰⁰ MS-NA, Khronika, II, a.e. 3, 143. Yuzo Nagata also mentioned a profit of 15 percent for a mültezim who farmed taxes in Saruhan province. Nagata, *Studies on the Social and Economic*, 76.

¹⁰¹ BIA-NBKM, f. 6, IA 9020, 80, 118.

¹⁰² BIA-NBKM, f. 6, IA 3732.

¹⁰³ A-SANU 8988, AS-KK XV, 441, 443.

¹⁰⁴ Danica Milić-Miljković, *Trgovina Srbije (1815–1839)* (Beograd: Nolit, 1959), 200.

çiftlik owner Süleyman ağa who farmed with one non-Muslim partner the local fish lakes in Nikopol, Vardim, and Svishtov area. The same Süleyman ağa together with another Christian entrepreneur owned a steam mill for flour, which was related to his participation in tax farming of tithe (grain).¹⁰⁵ The tax farming of small shares, especially of beğlik, rusumat, suvats, and lakes, allowed the participation of small local sub-contractors. Many of those tax farmers were also representatives in the local councils. For example, h. Mincho Tsachev was a treasurer of the Tŭrnovo meclis, Dimitŭr Robev was a member of the Bitola meclis and his brother member of the commercial court there. It appears that the institutional framework of administrative and tax reforms in the 1840s (1839–1841) enabled the emergence of a layer of local entrepreneurs-cum-administrators. While the fathers were partnering with local ayans, their sons were working together with local Muslim mültezims and merchants, some of them also members of the local councils. Regularly they were financed by Jewish and Armenian sarrafs and mirrored the complex multiethnic coalitions in the Ottoman capital.

State Deliveries

Often tax collections were linked to state deliveries as in the examples from the Crimean War. In 1865–1867, there was a robust multiethnic company buying sheep for state delivery to the imperial palace and arsenal within a large geographical area: from Samokov and Sofia to Moldavia, Wallachia, and to Russia.¹⁰⁶ Tŭpchileshtov, not only paid surety for the tax farming and had a share, but also managed the delivery. He sent his eldest son to Wallachia and Bessarabia and the latter bought 10,748 sheep from Moldavia and 2,525 sheep from Russia (Besarabia). Tŭpchileshtov also asked his correspondents in Tulcha (Tulcea) to pass the Russian animals as Wallachian in order to avoid the import tax, which they did.¹⁰⁷ There were multiple participants: Tŭpchileshtov, Demetrios Demetracopulos, Antoni Artinov (Istanbul).¹⁰⁸ There were also local subcontractors for a slaughterhouse in Svishtov, such as h. Mustafa effendi, Nikola Tsvetkoğlu,

¹⁰⁵ Konstantin Kosev, "Ikonomicheskoto polozhenie na Svishtov predi Osvobozhdenieto," in *Sbornik v pamet na akademik Mikhail Dimitrov. Izsledvania vŭrkhu Bŭlgarskoto vŭzrazhdane* (Sofia: Izdatelstvo na Bŭlgarskata academia na naukite, 1974), 620.

¹⁰⁶ BIA-NBKM, f. 6, IA 26729.

¹⁰⁷ BIA-NBKM, f. 6, IA 8987, 161; IA 5285; IA 5286.

¹⁰⁸ BIA-NBKM, f. 6, IA 8987, 18.

T. M. Damba, K. Dobrovich.¹⁰⁹ The whole enterprise cost 5,556,264 k. and the registered profit was 591,123 k. or 10.6 percent.¹¹⁰ When one correspondent wanted to sign a subcontract with Tüpchileshtov for a state delivery of rams, he wrote:

I could make a contract with you for rams, but this is not a business for you because you don't know it. The conditions of such a contract are the same as what I have with the government now and they are quite severe . . . there are strict deadlines and harsh penalties, which is not a business for you.¹¹¹

All state deliveries were in products related either to tax farming of beğlik (and other animal products) or tithe of grain. In 1873–1874, another group of entrepreneurs procured a contract for butter delivery (80,000 okka) for the army, which was bought in Sofia and sent to Istanbul.¹¹² In 1873, Leon Farhi and Tüpchileshtov signed another agreement to deliver the daily portion of meat.¹¹³ Deliveries for the capital and the central government were lucrative but, on the local level, they also brought together entrepreneurial efforts and capital. Thus, the merchant and tax farmer Stefan Karagiozov farmed out the food delivery for the army in Tŭrnovo and its surroundings. At the auction in 1866, local Muslims, such as Haidar Bey and Dervish aĝa, supported him. An announcement in a newspaper revealed that they made a good margin profit by selling the bread for 48 para per okka instead of 44 p.¹¹⁴ The Aries were also engaged in food delivery for the local army in Silistra and Ruse.¹¹⁵ Both tax farming and state deliveries were organized through partnerships that encompassed large multiethnic networks. Often the regional actors were the same persons who concurrently participated in diverse enterprises and were also involved in circulation of local and regional money in Istanbul. In the next two sections I will look into some aspects of capital accumulation and financial instruments.

¹⁰⁹ BIA-NBKM, f. 6, IA 9030, 2, 163.

¹¹⁰ BIA-NBKM, f. 6, IA 9003, 78; IA 27587.

¹¹¹ Khristo Tüpchileshtov to D. Papazoĝlu and Sons, 28 June 1865. BIA-NBKM, f. 6, IA 8987, 8–10.

¹¹² The delivery was contracted as follows: Samuel Farhi and his father 35,000 okka, Tüpchileshtov 12,500 okka, Khristo Karaminkov 12,500 okka, Ivan Dochoĝlu 10,000, Khristo Simov 10,000 okka. BIA-NBKM, f. 245, a.e. 15, 5–7; BIA-NBKM, f. 6, IA 9005, 20.

¹¹³ BIA-NBKM, f. 6, IA 25771.

¹¹⁴ Georgi Pletnirov, "Stopanska deĭnost na tŭrnovskia fabrikant Stefan Karagiozov prez Vŭzrazhdaneto," *IP* 33, no. 1 (1977): 67.

¹¹⁵ MS-NA, 11, a.e. 2, 88–89.

Credit Activities

Although banks began to emerge and foreign loans increased after the Crimean War, the system of private loans continued to flourish. One of the common ways of getting credit on a local level was through church, school, or guilds. For instance, in 1842 the metropolitan of Vratsa was asked to issue a bill of exchange for 800 k. in the same or another town, which was arranged through the bishop in Vidin.¹¹⁶ Many widows were depositing their money in ecclesiastical and guild treasuries (Chapter Four discusses this issue); the other regular depositors were orphans' guardians. Sources, also demonstrate that borrowers who were taking bigger loans were involved in business. A ledger from Kalofer (1847) showed that a certain female Markovitsa Tŭrnichanka received a loan of 380 k. while the other credits (advanced to male borrowers) varied between 1,000–5,500 k.¹¹⁷

Specialized credit partnerships were another outlet for capital accumulation and financing local business. In 1858, twelve members set up a credit company for ten years in Sliven (Islimiye) with 1,800 Ottoman liras start-up capital. The average investment of each member was around 150 Ottoman liras.¹¹⁸ The contract stipulated the conditions and particularly the interest rate – to lend only for three months at 2 percent per month but at 12 percent per year.¹¹⁹ The majority of the founders were local merchants engaged in aba production and trade, one of the key industries of the area. Their credit activity was limited mostly within Sliven and its surroundings and stimulated local entrepreneurship. As mentioned earlier, most traders practiced both money lending and borrowing.

Bankers or sarrafs were in charge for maintaining money circulation. A letter by Chelebon Farhi of Sofia (1874) announced that he planned on beginning his own saraflik but needed a banker in Istanbul and asked for Tŭpchileshtov's commission and conditions.¹²⁰ The latter accepted the offer and explained that his commission was the usual 0.5 percent for regular deals: havale and bills of exchange.¹²¹ Hawala or havale was an assignation of a certain amount from a distant source of revenue in

¹¹⁶ TsDA, f. 2066k, 1, 32, 12–13.

¹¹⁷ TsDA, f. 2066k, 1, 6.

¹¹⁸ Between 1844 and 1878 the gold lira was set equal to 100 silver kuruş and the ratio gold: silver was set at 15.09. Inalcık and Quataert, eds., *An Economic and Social History of the Ottoman Empire*, 972.

¹¹⁹ Simeon Tabakov, *Opit za Istoria na grad Sliven*, vol. 2, (Sofia: Komitet za istoria na grad Sliven, 1929), 177–180.

¹²⁰ Chelebon Farhi to Khristo Tŭpchileshtov. 23 June 1874. BIA-NBKM, f. 6, IA 6744.

¹²¹ BIA-NBKM, f. 6, IA 9000, 424.

favor of a third party. As a type of letter of credit, it was used in both private and state transactions. As a financial instrument it was intimately related to tax farming – the payments were made where the revenue was collected through hawalla on the tax farmer.¹²² Although Inalcık has contended that the use of hawala decreased with the abolishment of tax farming in 1839, many sources point to active circulation around 1860s and 1870s with wide geographic scope. The advantages for high return were expressed in a letter of 1875: one could lend and deal with the government at 12 percent interest for 4–5 months, an especially lucrative method in case of substantial amounts, such as 20–30,000 Ottoman liras.¹²³ For example, Tüpchileshtov bought around 100,000 kilograms of maize “franco a bordo,” which was exported to London and paid in havale of 4,000 Ottoman liras spread in different small sums in various localities. Most of the already mentioned local mültezims were actively involved in collecting these havales. A Tŭrnovo company’s commission of collecting havale was 29,640 k. in 1869; another merchant obtained 106 Ottoman liras for a similar deal.¹²⁴ As mentioned, havale was mostly used in tax farming, which was the case of beğlik of the Salonica sancak in 1867–1868. A havale of 600,000 k. was redistributed to Stara Zagora, Kazanlık, and Galipoli.¹²⁵ In 1868, the Svishtov entrepreneur Tsvetkoğlu inquired about the prices of havale for the Danubian vilayet in order to buy 1,200,000–2,000,000 k. It became clear that havale was sold in 112–113 k. in cash and there were some good deals ranging between 0.25–2 percent.¹²⁶ There were diverse types of havale depending on the institution that issued them: army, treasury, customs, and commercial ones.¹²⁷ Thus, it was used as government bond bearing interest and as money. It appears that havale had a much longer life than previously thought because its flexibility was advantageous to both the Ottoman government and the long chain of intermediaries in tax farming and state deliveries.

Between 1840–1862 the Ottoman government issued *kaime* or paper money, which was basically a “treasury bond document” with interest rate of 12.5 percent and used as equivalent of cash or coin. It had the

¹²² Halil Inalcık, “Hawala,” *The Encyclopedia of Islam*, new edition, vol. 3 (Leiden: Brill, 1971), 283–285.

¹²³ BIA-NBKM, f. 6, IA 1694; IA 1697; Khristo Tüpchileshtov to Manoil Eftanovich, 3 February 1875. IA 9001, 321–322.

¹²⁴ BIA-NBKM, f. 6, IA 9003, 298; IA 3482.

¹²⁵ BIA-NBKM, f. 6, IA 6589; IA 8993, 2; IA 8990, 328.

¹²⁶ BIA-NBKM, f. 6, IA 592; IA 8993, 292; IA 739.

¹²⁷ BIA-NBKM, f. 6, IA 8988, 4; IA 8990, 111–113.

dual function of internal loan, initially, and as paper money since 1851.¹²⁸ The transition to kaime was due partly to the changes in the tax farming system (the abolition of the system of iltizam and the appointment of government employees as tax collectors, 1839–1841).¹²⁹ Around the same time was introduced in circulation the *beşlik*, a coin that was the equivalent of 5 k. The government farmed out the withdrawal of the old silver and gold coins at fixed prices. This became another profitable opportunity for the bankers in both Istanbul as well as Rumelia. Initially, the Arie family benefitted from that opportunity, but they could not keep it because of fierce competition. In the 1850s, this collection was in the hands of an Armenian family in Constantinople. They sent a certain Bedroz in Samokov and one of the Arie brothers arranged a contract with him to collaborate.¹³⁰ In a similar vein, in the 1860s, while experimenting with changes of the tax system (1860–1866) there was an upsurge of the use of havale. For example, many tax farmers suffered losses when the Treasury decided in 1866 that the tax farming of the tithe was to be paid not in havale as usual, but instead on the account of a government loan.¹³¹ The shifts in the tax system in the Tanzimat period were beneficial to networks of multiethnic merchants engaged in local and interregional financial enterprises with the government. Some of these entrepreneurs already belonged to, or in other cases emerged as new economic, and to some extent administrative, local elites.

Investment Patterns and Capitals

As emphasized above, tax farming became an opportunity for robust capital accumulation and investment. Yet the traditional forms of investing in rural and urban properties were not neglected. In the literature, the prevailing opinion is that of a limited number of Bulgarian-owned *çiftlik*s.¹³² I cannot provide statistical data but several sources indicate that in fertile regions entrepreneurs were interested in both renting and buying *çiftlik*s. Such was the case of “T. Brakalov & Brothers” of Burgas (Pyrgos)

¹²⁸ Roderic Davison, *Essays on Ottoman and Turkish History, 1774–1923: the Impact of the West* (Austin: University of Texas Press, 1990), 60–68.

¹²⁹ Çizakça, *A Comparative Evolution of Business Partnerships*, 187–189.

¹³⁰ MS-NA, 11, a.e. 1, 207, 234.

¹³¹ BIA-NBKM, f. 6, 1A 8998, 256–266.

¹³² Lampe and Jackson, *Balkan Economic History*, 134–136. Quataert, “The Age of Reforms, 1812–1914,” 864, 873.

in the mid-1860s. They received credits from Tüpchileshtov and bought or rented çiftliks from different Muslim owners around the city. In 1864, they obtained a credit of 40,000 k. for a four-month term. It appears that they owned two çiftliks with 360 female workers and 12 pairs of buffaloes. In 1867, they tried to make production more efficient and applied to the government for building roads. In addition, in 1868, due to lack of female workers they bought a reaping machine from Istanbul.¹³³ They also farmed out the tithe of Keleşköy and paid 15 percent in combination with the Muslim owners who paid 5 percent. The Brakalovs collaborated with the previously mentioned French entrepreneur Bonnal in Tanasköy in 1868, too.¹³⁴ A contract of 1868 shows the following mechanism: Brakalov rented two çiftliks through Server Pasha and Abu Bekir from the heirs of the deceased Hamil Pasha for six years. Tüpchileshtov acted as a guarantor on behalf of Brakalov for 400,000 k.¹³⁵ The latter often exported the grain in combination with Tüpchileshtov directly to Marseilles and London (sold there through Greek companies) but not to local middlemen.¹³⁶ Some Greek entrepreneurs did the same, G. Demetracopulos and Zafiropoulos who lived in Constantinople, rented out çiftliks around Burgas and exported foodstuffs.¹³⁷ It seems that another Greek banker, Gregore Cuppa, financed Demetracopulos. Their story is reminiscent of the Bekellas family who belonged to the fathers' generation. As protégés, they used their legal privileges, and also exported grain to Europe.¹³⁸ The example of Brakalov is instructive of another form of multiethnic collaboration and combination of activities that linked the rural surroundings of medium-size and small port cities in the Ottoman Empire to grain markets in Europe.

In other geographical locations çiftlik was also a form of investment that combined production and export of grain. In 1870, in Vidin a local entrepreneur Todor Ateshkaikli bought a çiftlik and in 1874 rented from Rumania a reaping machine for 15 Ottoman liras.¹³⁹ In the 1860s, the Tŭrnovo businessman Stefan Karagiozov bought a chiftlik for 100,000 k.

¹³³ BIA-NBKM, f. 6, IA 491; IA 493; IA 506; IA 530.

¹³⁴ BIA-NBKM, f. 6, IA 514.

¹³⁵ BIA-NBKM, f. 6, IA 11375/51; IA 550.

¹³⁶ BIA-NBKM, f. 6, IA 529.

¹³⁷ BIA-NBKM, f. 6, IA 8995, 315–316; IA 11374/51.

¹³⁸ For example, Demetracopulos (an Italian subject) was ordered by the Supreme Consular Court in Constantinople (1875) to pay 1,000 Turkish liras to Cuppa (a British subject), for an old debt from 1866. PRO-FO 780/46.

¹³⁹ BIA-NBKM, f. 6, IA 468. Palaioret attributes the high price of labor to migrations in the 1860s. Michael Palaioret, *The Balkan Economies c. 1800–1914. Evolution without Development* (Cambridge: Cambridge University Press, 1997), 46.

from Fazlı Bey.¹⁴⁰ A letter of 1863 of Stara Zagora shed some light on these property trends. The writer complained that the local *müdür* (administrator) charged them 343 k. per çiftlik, which was a very high tax and the town's municipality would write a formal complaint to the government.¹⁴¹ The letter also mentioned that in the last 20 years many Bulgarians bought mülks from the Turks. In Serbia, on the other hand, small ownership prevailed and renting land was mostly limited to pastures for grazing.¹⁴² In Rumania, in the 1870s, *moşie* (big farms) were auctioned by the government annually and ensured high profits. Rich merchants as the Georgiev brothers preferred to lease them for a three to five-year period instead of owning farms.¹⁴³ These examples confirm that regional differences were the rule and also illustrate a common tendency of shifting local economic actors who entered the land tenure regime and enriched themselves, often through the export of agricultural output.

The investment interest in urban real estate property continued to grow. In Serbia, for example, rich merchants were buying dükkân, *kafana*, taverns and brick stores as well as plots with permission to build such premises. Often they possessed around three to four dükkâns or kafana.¹⁴⁴ A correspondence of 1848 reveals interesting aspects of real estate market in Tŭrnovo and Gorna Oriakhovitsa (Rahoviçe). There was a double sale of eight urban shops for 40,000 k. and a discord about the property deeds between the two new owners. These were two competing Bulgarian entrepreneurs who also worked in partnership with two local Muslims. One of them, Arif Bey also owned other properties: one çiftlik, water mill, land, house, and the Bulgarian (the already mentioned merchant and tax farmer Tsachev) was a potential buyer.¹⁴⁵ His assertiveness in buying and renting urban properties was confirmed by information about renting a big han owned by hoca Devechon and other properties in Gabrovo, Drianovo,

¹⁴⁰ Pletnirov, "Stopanskata deinost," 67.

¹⁴¹ h.D.h. Penchov and Brothers to Khristo Tŭpchileshtov, 6 November 1863. BIA-NBKM, f. 6, IA3954.

¹⁴² See a contract of 1855 between Gjorgje Ninić, member of the city court and a certain merchant in Belgrade who was renting land from Ninić for cattle grazing for a year; the rent was 185 talira. AS, NN-18, 7.

¹⁴³ Dimitŭr Kosev and Vl. Diclescu, V. Paskaleva, "Za položenieto i stopanskata deinost na bŭlgarskata emigratsia vŭv Vlashko prez in XIX v. (Do Rusko-Turskata voĭna 1877–1878)," in *Bŭlgaro-Rumŭnski vrŭzki prez vekovete*, vol. 1 (*XII–XIX centuries*), (Sofia: Izdatelstvo na Bŭlgarskata academia na naukite 1965), 349.

¹⁴⁴ Bojana Miljković-Katić, *Struktura gradskog stanovništva Srbije sredinom XIX veka* (Beograd: Istorijski Institut, 2002), 98.

¹⁴⁵ BIA-NBKM, f. 307, a.e. 4, 110–111.

and Elena, all through the mediation of Tüpchileshtov in 1849.¹⁴⁶ Other tax farmers, like Tsvetkoğlu, owned one ship “Nachalo,” built in Austria, two metal *schleps* (iron lighters) under Ottoman flag, three houses and two dükkâns in Ruse, two gardens, and property in Svishtov.¹⁴⁷ By contrast, some materials from Ruse demonstrate that prosperous Jewish merchants there, such as Behor ben Tsvi, who paid 5,000 k. in taxes in 1841–1842 did not own any real estate and even rented a house to live in. His case seemed not to be an exception in that locality.¹⁴⁸

Table 2 shows the capitals of four merchants in four diverse localities: from centers of kaza to sancak to Istanbul.¹⁴⁹ Ruscho V. Mirkovich represents a local businessman involved mainly in trade in wool and credit activities. Gümüşgerdan illustrates the accumulation of wealth by a former abacı (member of the guild) who combined putting-out system for production of aba, banking activities, state contracts for delivery of şayak, which explains his position in the middle. In 1848, he built a textile factory, equipped with machines in the 1870s, and that might explicate the steady growth of his capitals at that period.¹⁵⁰ The Georgiev Brothers began with trade in commodities in partnership with their uncles. They set up branches in Karlovo and Galați with a start-up capital of 145,000 k. (their contribution was 18.6 percent) in the late 1830s. Four years later – in 1843 – the capital almost doubled 287,000 k. and the Georgievs’ share increased to 26.8 percent.¹⁵¹ They combined trade, mostly export of grain to Europe, banking, and renting of *moşie*. Khristo Tüpchileshtov demonstrated a steep increase of his capital; especially, in times when he participated in tax farming as both surety and mültezim. Such was the case of 1858 when he paid for the surety of rusumat 1,273,000 k. with capital at that year 4,744,686 k. Another year with high correlation was 1870 – he paid sureties in both Rumelia and Anatolia of 6,656,480 k. and his capital was 12,476,589 k.¹⁵² It was not so unusual that Leon Farhi, a long-time partner in state deliveries and other businesses, offered him to invest together in the building of railroad extension to Sofia. Tüpchileshtov paid to Bank

¹⁴⁶ BIA-NBKM, f. 307, a.e. 6, 12.

¹⁴⁷ BIA-NBKM, f. 6, 1A 26737.

¹⁴⁸ Tsvi Keren, *Evreiskata obshnost v Rusçuk. Ot periferia na osmanskata imperia do stolitsa na Dunavskia vilayet* (Sofia: Universitetsko izdatelstvo “Sv. Kliment Okhridski,” 2009), 117.

¹⁴⁹ This capital is neither fixed nor circulating but a sum of all assets of the firms.

¹⁵⁰ Nikolai Todorov, *The Balkan City 1400–1900* (Seattle: University of Washington Press, 1983), 238–264, 277–306.

¹⁵¹ Davidova, “‘Zemane-davane bez mühlüzük,’” 32–33.

¹⁵² Davidova, “Türgovski kapital i otkupuvane na danütsi,” 64–75.

Table 2. Capitals in kuruş

Year	Gümüşgerdan, Plovdiv	The Georgiev Brothers, Bucharest*	Khristo Tüpchileshtov, Istanbul	R. V. Mirkovich i družhie, Sliven
1846	X	483,703	X	X
1847	X	X	388,896	X
1849	X	X	573,374	X
1851	X	X	437,791	X
1852	X	1,355,000	X	X
1855	X	X	X	110,000
1856	X	X	X	180,000
1857	X	X	X	180,000
1858	X	X	4,744,686	185,000
1859	X	2,630,000	4,596,226	152,000
1860	X	3,136,000	7,646,805	158,000
1861	X	3,179,000	7,829,165	158,000
1862	X	3,204,000	5,105,724	140,000
1863	X	3,394,000	4,941,007	183,000
1864	X	X	5,101,067	210,000
1865	X	X	5,178,290	276,000
1866	X	4,072,000	5,621,718	285,000
1867	X	4,190,000	6,785,831	297,000
1868	X	4,769,000	12,397,758	190,000
1869	1,769,365	5,272,000	9,344,553	387,500
1870	1,776,746	5,908,000	12,476,589	428,000
1871	1,862,562	6,886,000	8,817,120	450,000
1872	1,787,439	7,700,000	9,438,671	444,000
1873	2,168,080	8,942,000	8,789,268	400,000
1874	2,456,695	7,944,000	9,936,914	550,000
1875	2,620,026	X	8,767,753	500,000
1876	2,671,667	X	10,786,659	X
1877	2,852,507	X	10,048,987	X
1878	X	11,631,000	X	X

* in Wallachian kuruş

Sources: Konstantin Kosev, *Za kapitalisticheskoto razvitie na bŭlgarskite zemi prez 60-te i 70-te godini na XIX vek* (Sofia: Izdatelstvo na Bŭlgarskata academia na naukite, 1968), 42; David Koen, "Bankerskata deinnost na kŭshkata 'Evlogi i Khristo Georgievi' v bŭlgarskite zemi do Osvobozhdenieto," *IP* 6 (1975): 69–71; TsDA, f. 2066k, 1, 6; Evguenia Davidova, "Zemane-davane bez mŭhlŭzlŭk." Iz tŭrgovskata korespondentsia na Khristo Tŭpchileshtov s Evlogi i Khristo Georgievi (1847–1874)," in *Daritelite. Evlogii i Khristo Georgievi*, ed. Elka Drosneva (Sofia: Izdatelstvo "LIK," 1998), 45; Ivan Rusev, *Firmi i manifakturi v Slivensko-Kotlenskia raion prez Vŭzrazhdaneto* (V. Tŭrnovo: Faber, 1996), 60–63.

Imperial 2,500 Ottoman liras surety in 1874.¹⁵³ Another project that did not materialize, but is an illustration of Tüpchileshtov's financial power, was the intention to tax farm the Wallachian tribute to the Ottoman government together with the Georgievs in 1870 for around four million kuruş.¹⁵⁴ The wealth of the last two companies was an exception; the majority of traders were much more modest in their capital accumulation. Table 2 shows capital accumulation occurring among a range of medium to rich merchants; it also illustrates how their diversified portfolios positioned them at various times at different steps on the economic ladder. Their common intersections include trade in agricultural products, tax farming and credit activities, collaborations with local and central administration, and flexible interethnic partnerships.

Multiethnic Cooperation

Most of the national historiographies paid attention to commercial growth as an expression of the rise of national bourgeoisies in the nineteenth century. Recent study on the Ottoman bourgeoisie has also adopted the thesis of polarization of the emerging bourgeoisie and its segmentation into bureaucratic and commercial parts (identified respectively with Ottoman and minority representatives).¹⁵⁵ It comes as no surprise that such bipolar approaches overlook the interethnic economic cooperation amply documented in this chapter. My sources show numerous examples of these activities and, below, I will try to identify different forms and levels of cooperation. One of the most common endeavors was a one-venture partnership of trade in commodities. For example, the Georgievich Brothers, with branches in Varna and Tŭrnovo, in 1859 together with Şukri Pasha in Istanbul traded in barley, which was sold in the Ottoman capital.¹⁵⁶ Nikola Ninić, a Šabac merchant, had a partnership with Asan Ahmet Ağa for trade in oxen in 1840–1841; one of the transactions involved 300 oxen.¹⁵⁷

There were many other instances of interethnic partnerships for trade in goods, but very few for setting up a company. One such exception was the previously mentioned Tsviatko Radoslavov of Svishtov who became a

¹⁵³ BIA-NBKM, f. 6, IA 25909.

¹⁵⁴ BIA-NBKM, f. 7, 2, a.e. 1428, 42; BIA-NBKM, f. 6 IA 8996, 290–291.

¹⁵⁵ Fatma Müge Göçek, *Rise of the Bourgeoisie, Demise of Empire. Ottoman Westernization and Social Change* (New York: Oxford University Press, 1996), 3, 19.

¹⁵⁶ BIA-NBKM, f. 6, IA 632; IA 635.

¹⁵⁷ AS, NN-47, 3, 11.

partner with two local Turkish çiftlikçi and founded a company “Mehmed hacı Alişoğlu,” which consisted of Mehmet ağa hacı Alişoğlu and Ahmed hacı Ismailoğlu and Radoslavov.¹⁵⁸ They traded in barley, maize, and wheat in Istanbul, Brăila, Marseilles, and London.¹⁵⁹ Radoslavov was managing the company and some of the correspondence was held in Bulgarian.¹⁶⁰ Their web of correspondents and partners ranged from the Plevne’s (Plevne) owner of suvat Mahmud Bey to the Ruse’s entrepreneurs Haim A. Levi & Co.¹⁶¹

In 1867, an attempt was made in Sliven to set up a joint-stock company with shares by local merchants for trade in wine, a European-style Bordo.¹⁶² Sadık Pasha and Hurşid Pasha inspired the project. The latter would invest 100 Ottoman liras on his own behalf and 25 for his sons. Investors from the town bought shares for 800 Ottoman liras; the other shares of 2,000 Ottoman liras would be sold in Istanbul. The name of the company was “İslimiye şarap kumpaniya” with a treasury of 10,725 shares each of one Ottoman lira for 25 years. The board would be located in Sliven and consisted of Sliven’s residents, many of them members of the previously mentioned credit partnership founded in 1858. There was a mixed executive committee of three Muslims and six Bulgarians. They wanted to invite some Europeans to teach them how to make wine and they asked Tüpchileshtov to become their treasurer and to help them write the by-laws. He would offer shares in Istanbul and make an agreement with the son-in-law of Sadık Pasha Mehmet Fuat Bey and attract the powerful bankers Aleon, Baltazzi, and Camondo to participate in the project. Tüpchileshtov, however, cautioned them: “In my opinion, avoid European shareholders who are more experienced than us and will strive to have an upper hand, or at least limit their membership in the company.” His fears seem to express an experience of a sarraf seeing European bankers dominating finances in the Ottoman Empire in the late 1860s. The project captures multiple dimensions of the political economy of the period; namely, local agricultural production and export to Europe, multiethnic cooperation, financial involvement of the Galata bankers, and participation of regional and central Ottoman bureaucrats.

¹⁵⁸ TsDA, f. 253k, 1, a.e. 33, 1.

¹⁵⁹ TsDA, f. 253k, 1, a.e. 15, 10; a.e. 33, 2; a.e. 111, 6.

¹⁶⁰ Luksa Danailova, “Materiali za pravna i stopanska istoria na grad Svishtov,” *Godishnik na Vissheto turgovsko uchilishte “Dimitŭr A. Tsenov” v Svishtov VI* (1941–1942), 40–41.

¹⁶¹ TsDA, f. 253k, 1, a.e. 33, 8; a.e. 47, 1.

¹⁶² BIA-NBKM, f. 6, IA 8990, 261–264; IA 192.

While there was plenty of evidence in the sources that I have examined for Bulgarian-Muslim/Turkish partnerships and business cooperation on a local level, there were fewer examples of Greek-Bulgarian ventures in small localities except in Constantinople and other big cities. The names of some insurance companies for grain export to Europe since the late 1840s confirm Greek dominance in the business: “Phoenix” and “Dakia”, “Neos Tritōn” in the 1850s, and “Aelos” and “Armonia.”¹⁶³ The export of grain was carried out mostly through established Greek firms in London and Marseilles.¹⁶⁴ Jewish and Armenian merchants and bankers participated in various stages of all enterprises.

In short, it has often been claimed that non-Muslim merchants were the main beneficiaries of the processes of incorporation into the world economy. Yet numerous documents disclose that many Muslim entrepreneurs were also quite active in commerce, either separately or, more commonly, in collaboration with non-Muslims. In every economic region a multiethnic entrepreneurial milieu of non-Muslims and Muslims was formed who profited from tax farming, state deliveries, and international trade. By the beginning of the century, it was mainly the ayans who were involved in tax farming. With the disbanding of the janissaries in 1826 and the cooptation of the ayans, many non-Muslims filled the local economic and political vacuum. The process was aided by the administrative and tax reforms during the early Tanzimat. Tax farming, especially the introduction of new financial instruments, such as *kaime* and older ones, such as *havale*, seemed to offer more lucrative opportunities to medium-size merchants. Thus, the formation of local and regional multiethnic business coalitions in various geographical areas, closely linked to the Ottoman capital, contributed not only to the enrichment of local entrepreneurs but also shaped their investment strategies, social behavior, and political preferences. Such endeavors were also appealing because they privileged coalitions of local merchants at the expense of their foreign counterparts. Ironically, by bringing prosperity, tax farming and grain export increased Ottoman dependence on international trade and eroded the system that fostered them. At the same time, this generation continued to practice more than one trade. Small *dükkân* owners and peddlers continued to visit the fairs. While many of the fathers were illiterate, most of the sons received some level of education, predominantly from schools

¹⁶³ BIA-NBKM, f. 6, IA 9036, 45, 35; IA 13971/52; IA 22315; IA 9003, 7, 94.

¹⁶⁴ For example, in 1869 and 1870 M. Petrochochinos was a recipient of corn in Marseilles. BIA-NBKM, f. 6, IA 8996, 19–21; IA 8995, 145–146.

within the Ottoman Empire. The education of the grandsons took them in a different direction with somewhat expected as well as unanticipated consequences. The next chapter will explore the abandonment of trade and the growing appeal of medium and higher level administrative and political positions.

CHAPTER THREE

THE GRANDSONS, 1860S–1890S

My father's ideal was to make me a merchant according to the *New Times* and he did not give up until the Liberation [1878] when many new venues were opened for Bulgarian youth. Trade – he said – is an honorable and sweet thing. One can travel across seas and see foreign countries. Trade is an independent occupation. It offers a possibility to order even to the Turks.¹

The quote is emblematic of the relationship between the two generations. It should be noted that the above-mentioned father developed a thriving business in Istanbul, Cairo, and Alexandria (trade in aba and socks) in the 1850s and 1860s. He wanted his son to continue trading because it was considered a profession that provided financial security and social prestige. Although references to ethnic distinctions and inequality are obvious, there is no hint for secession from the Ottoman markets. Also, the conceptualization of “*New Times*,” placed in the context of the rest of the memoir, implies education and knowledge of foreign languages. It is no coincidence that his son, as many others from his generation, received a specialized and higher education.² Last, the quote alludes to the new opportunities opened with the emergence of the nation-states. In fact, his son became a Minister of the Ministry of Public Buildings, Transportation and Communications, and a diplomat in the 1890s.

Before examining examples of grandsons' professional choices, I wish to address the Third Generation debate, which was initiated in the 1920s by Henry Pirenne. He contended that merchant families survived only for two or three generations and did not develop dynasties. If they were prosperous, they moved to less risky and more prestigious arenas, such as bureaucracy or aristocracy or both. Fernand Braudel transferred the discussion in the broader framework of structural shifts in the capitalist economy. He suggested that instead of looking at individual family as a life cycle of an energetic founder, a gifted son who expanded the company, and a well-educated grandson who redirected the business to finance or let it fade away, one should trace those shifts to a level of collective

¹ Mikhail Madzharov, *Spomeni* (Sofia: Izdatelstvo bŭlgarski pisatel, 1968), 124.

² *Ibid.*, 117, 125–126, 366–367. He studied at Robert College, an American Protestant school in the Ottoman capital.

economic change.³ The examples confirming or challenging the third-generation hypothesis have piled up.⁴ In the case of the Balkan merchants the evidences that confirmed it prevail but one should also consider non-economic factors, which Braudel did not mention; namely, emerging nation-states with insatiable appetite for civil servants and capitals. Grandsons were well educated and at the same time unsatisfied because they could neither conduct business in the manner they learned in Western Europe, nor were able to penetrate into the Ottoman bureaucracy and many of them moved to the new nation-states. It is this professional trajectory that will be traced in this chapter.

The Political and Socio-economic Context

The political changes during this period were as dramatic as the events that were experienced by the grandfathers. The Balkan states in the 1860s and 1870s attempted coordinated acts against the Ottoman Empire, which materialized in the uprisings in Crete (1866–1869), Bosnia and Herzegovina in 1875 and the subsequent Serbo-Montenegrin-Ottoman War, and the Bulgarian uprising in 1876. The Russo-Ottoman War of 1877–1878 and the Berlin Congress (expressing the loud voice of the new European power – Germany) redrew the map of the peninsula: two independent states (Serbia and Rumania), an autonomous Ottoman province of Eastern Rumelia and a Bulgarian Principality under Ottoman suzerainty. Important events were unfolding within the Ottoman Empire as well: the adoption of a constitution in 1876 and election of parliament in 1877. The political developments were accompanied by the moratorium on the external debts followed by the establishment of the Ottoman Public Debt Administration in 1881. The period was also colored by the international price depression 1873–1896.

Several common characteristics of the Balkan states crystallized in this era: a monarchical form of government, an adoption of the Belgian model of constitution from 1831, including the Ottoman constitution.⁵ Foreign

³ Fernand Braudel, *The Wheels of Commerce. Civilization & Capitalism 15th–18th Century*, vol. 2 (New York: Harper & Row, Publishers, 1982), 478–479, 481–482.

⁴ Peter L. Payne, "Family Business in Britain: An Historical and Analytical Survey," in *Family Business in the Era of Industrial Growth. Its Ownership and Management. Proceedings of the Fuji Conference*, eds. Akio Okochi and Shigeaki Yasuoka (Tokyo: University of Tokyo Press, 1984), 188–190.

⁵ Charles and Barbara Jelavich, *The Establishment of the Balkan National States, 1804–1920* (Seattle: University of Washington Press, 1977), 82, 122; Diana Mishkova, *Prisposobiavane*

dynasties provided rulers in all states (except Serbia); however, some were soon after deposed and political instabilities punctuated the period. Western economic penetration through railroad concessions and foreign loans became quite palpable.⁶ Backward agrarian economies with a prevalence of small landholding reigned. There were concerted attempts at rapid industrialization with the building of railroads and introduction of protective laws and tariffs since the 1880s.⁷ Yet the provisions of the Berlin Treaty hampered some of those measures. Another important change was the transfer of property to the new élites and peasantry.⁸ Also, all those states adopted fervent nationalism. The territorial competition was localized in the Ottoman Macedonia, especially after the establishment of the Bulgarian Exarchate in 1870. In the 1880s and 1890s, the contracting Ottoman territories turned into an arena of more violence – the Serbo-Bulgarian War of 1885 and the Greco-Turkish War of 1897. Russian and Habsburg interference became more direct and impacted both international relations and national policies.

The new state bureaucracies expanded and attracted all educated groups. Since the educated elites were a miniscule stratum, they blended and became simultaneously social, political, and economic leaders and played a disproportionately bigger role in politics.⁹ A multiparty system emerged and also absorbed them. In Greece and Serbia these processes began earlier and the dichotomy between *autochtones* (locals) and *heterochtones* (outsiders) shaped the socio-economic and political landscapes.¹⁰

na svobodata. *Modernost-legitimnost v Sŭrbia i Rumŭnia prez XIX vek* (Sofia: Paradigma, 2001), 126; M. Şükrü Hanioglu, *A Brief History of the Late Ottoman Empire* (Princeton: Princeton University Press, 2008), 117.

⁶ L. S. Stavrianos, *The Balkans since 1453* (New York: New York University Press, 2000), 416–419.

⁷ John Lampe and Marvin Jackson, *Balkan Economic History, 1550–1950. From Imperial Borderlands to Developing Nations* (Bloomington: Indiana University Press, 1982), 184; Stavrianos, *The Balkans since 1453*, 444.

⁸ Traian Stoianovich, *Between East and West. The Balkan and Mediterranean Worlds*, vol. 3 (New Rochelle, New York: Aristide D. Caratzas, Publisher, 1995), 120.

⁹ Ellē Skopetea, *To prototypos vaseleio kai ē megalē idea. Opseis tou ethnikou provlēmatis stēn Ellada (1830–1880)* (Athēna: Ekdoseis polytypo, 1988), 371–377; Mishkova, *Prisposobivane na svobodata*, 10–11.

¹⁰ Jelavich, *The Establishment of the Balkan National States*, 70; Victor Roudometof, “Invented Traditions, Symbolic Boundaries, and National Identity in Southeastern Europe: Greece and Serbia in Comparative Historical Perspective (1830–1880),” *East European Quarterly* XXX, no. 4 (January 1999): 444. For interesting juxtapositions of four narrations of the nation see Yanna Delivoria, “The notion of nation: the emergence of a national ideal in the narratives of ‘inside’ and ‘outside’ Greeks in the nineteenth century,” in *The Making of Modern Greece: Nationalism, Romanticism & the Uses of the Past (1797–1896)*, eds. Roderick

This social reconfiguration also entailed a rapid transformation of material and symbolic resources, a process in which the state played a pivotal role; especially, in the building of a European-style centralized modern state. In Greece, for example, the creation of the state overlapped with economic prosperity of the “outside Greeks.”¹¹ The modernizing mission of the state was adopted by the heterochton intellectuals and the new political and business elites and imposed on the old ruling groups consisting of local notables, military chieftains, and clergy. The former were separated from the rest of the population, which was predominantly rural.¹² In the 1870s, especially after the crisis of 1873, a substantial part of the Greek diaspora moved back to Greece and invested in banking, mining, and industrialization. Moreover, some of them became members of the parliament and the government.¹³ The *prečani* (men from across the river) played a similar role in Serbia – the Serbs who returned from Austria (Vojvodina) after the establishment of autonomous state and composed the ruling bureaucratic elite in Serbia. Around 70% of Serbian intelligentsia received its education abroad.¹⁴ The equivalent Bulgarian group to the heterochtones and *prečani* returned in two waves: first, in the early 1880s, mostly merchants and craftsmen impoverished by the 1873 crisis and the 1877–1878 war moved back from Istanbul to Eastern Rumelia and the Bulgarian Principality and permeated the new bureaucratic structures. In the late 1880s and the 1890s, a second wave of immigrants from Ottoman Macedonia also entered the Bulgarian political and administrative system; many of them were educated abroad. In the case of Rumania, political elites were also joined by graduates from European universities as 58% studied there between 1800–1878.¹⁵ All of those political groups were trying to modernize their countries: industrialization and railroads,

Beaton & David Ricks (Farnham: Ashgate, 2009), 109–121. About distinctions among the heterochtones see Skopetea, *To protypo vasileio*, 65–92.

¹¹ Skopetea has distinguished two phases of economic visibility of the outside Greeks in the Greek state – before 1860s and after 1870s. Skopetea, *To protypo vasileio*, 72–74.

¹² Socrates D. Petmezas, “From privileged outcasts to power players: the ‘Romantic’ redefinition of the Hellenic nation in the mid-nineteenth century,” in *The Making of Modern Greece: Nationalism, Romanticism & the Uses of the Past (1797–1896)*, eds. Roderick Beaton & David Ricks, 125; Ioanna Minoglou, “Women and Family Capitalism in Greece, c. 1780s–1940,” *Business History Review* 81 (Autumn 2007), 521.

¹³ This was the case of Andreas Syngros. See the introduction by Alkēs Aggelou and Maria Christina Chatzēiōannou. Andreas Sygros, *Apomnēmoneymata*, vol. A (Athēna: Vivliopōleion tēs Estias, 1908), 14–18, 101.

¹⁴ The establishment of the Great School in 1838 and Lycée in Belgrade intended to stimulate the creation of Serbian bureaucracy. Skopetea, *To protypo vasileio*, 414.

¹⁵ Mishkova, *Prispособiavane na svobodata*, 33, 54.

new financial institutions, new armies, education, building infrastructure were seen as means of “catching up with Europe” and distancing from the Ottoman past. As Lampe and Jackson put it, these efforts “displayed too little industrialization and too much state initiative.”¹⁶ Like the *Tanzimat*, those political programs were conceived and implemented in a “top-down” manner as political responses to modernity’s socio-economic and cultural challenges.

Education

As the quote at the beginning of the chapter manifests, striving for higher education of their sons (in rare cases of their daughters as well, a topic discussed in the next chapter) was very common. In what follows, I will add more layers to the prosopography of the Tüpchileshtov family. The three sons of Khristo Tüpchileshtov received better than their father’s generation education; even more, a specialized commercial education as well as “internship” at the companies of his Greek partners in Marseilles. His eldest son Nikola (c. 1848–1893) attended the Greek commercial school on the island of Chalkis in 1857–1859.¹⁷ His middle son Stoian (1850–1896), after attending a French college in Constantinople, studied at Lycée Impérial in Marseilles (1864–1868). Tüpchileshtov also sent three sons of other merchants there.¹⁸ The payments were arranged through several international Greek companies, some with branches in Constantinople: Zafropoulos and Zarifis, and Fotiades.¹⁹ In 1864, a Bulgarian merchant of Tulcha disclosed a keen devotion to his son’s education – he inquired about studies at the commercial school in Marseilles with the intention of sending his son there.²⁰ The document is instructive about the informal channels of information transmission and also illuminates an emulation of behavior displayed by richer traders located in the Ottoman capital by local merchants. The former, on their turn, were following the example established much earlier by Greek merchants. They founded the first commercial schools in the Ottoman Empire and places with tangible Greek

¹⁶ Lampe and Jackson, *Balkan Economic History*, 157.

¹⁷ His father paid 15 Ottoman liras per term. BIA-NBKM, f. 6, IA 25895; IA 25017; IA 25892.

¹⁸ BIA-NBKM, f. 6, IA 8985, 459–460.

¹⁹ BIA-NBKM, f. 6, IA 14636/52, IA 14638/52; BIA-NBKM, f. 6, IA 6465.

²⁰ For three months the fees were 270 francs and 500 fr. for clothes; the expenses for the first year were estimated to be 1,582 fr. and for the rest 1,082 fr. BIA-NBKM, f. 6, IA 5282.

diaspora presence, such as Odessa. Andreas Syngros' memoirs describe in details his studies in the school in Syros.²¹

It seems that Greek merchant companies did much more than just pay the dues of Tŭpchileshtov's son in Marseilles. The correspondence between him and his son indicates that he went almost every weekend to Zafiropulos' house and to his office. His son even asked a servant to come and pick him up from the college. Zafiropoulos also hired a tutor for three months.²² The accumulation of experience on the spot was not only expected but also encouraged by the fathers. The letters are also illustrative of the mentality of the third and more affluent generation: Stoian was often complaining about the school. His father's reply complements Madzharov's epigraph:

Now in the nineteenth century everybody tries to learn more and even porters [hamals] without knowing a couple of languages could not do their job... Think in a more mature manner about your future, think about how I with my simplicity and illiteracy got honor and recognition amongst the whole commercial world which you will inherit to spread and increase or destroy. Do not think that with ignorance you will do the same. Different is now the time, different is the century.²³

In the same vein, Madzhrov's memoirs added that his father was convinced that trading in aba was inappropriate for the "*New Times*" and wanted to make his son not a simple abacı but a modern merchant equipped with "foreign languages and mathematics."²⁴ In similar fashion, some Gabrovo merchants who were trading in silk with Italy in the 1860s sent their sons to study language in Milano and Verona, and even the local school began teaching Italian.²⁵

Petko (1854–1935), the youngest son studied at Robert College, an American Protestant school in Istanbul.²⁶ Upon graduation in 1871, he

²¹ G. Chassiotis, *Instruction publique chez les Grecs depuis la prise de Constantinople jusqu'à nos jours* (Paris: Ernest Leroux Editeur, 1881), 433–435; G. L. Arsh, *Grecheskoe kommercheskoe uchilishte Odessy v 1817–1830 gg. (Iz istorii novogrecheskago prosveshcheniya), Obshtestvennye i kul'turnye svyazy narodov SSSR i Balkan, XVIII–XX vv.* (Moskva, 1987), 31–62; Syngros, *Apomnēmoneumata*, vol. 1, 87–89.

²² BIA-NBKM, f. 6, IA8986, 19, 94–97.

²³ Khristo Tŭpchileshtov to Stoian, 18 August 1865. BIA-NBKM, f. 6, IA 8987, 113–116.

²⁴ Madzharov, *Spomeni*, 126–128.

²⁵ Petŭr Tsonchev, *Iz stopanskoto minalo na Gabrovo* (Gabrovo: "Otvoreno Obshestvo," 1996), 341–342.

²⁶ There are many bills paid by the father. BIA-NBKM, f. 6, IA 16357/52.

was sent to London.²⁷ While he was hesitant to choose between law and engineering, Tŭpchileshtov wrote:

I have no idea what you have to choose, but if you study commercial law I have the means here to recommend you to a commercial court and to help you progressing more rapidly. On the other hand, as an engineer, I have no means to recommend you to the appropriate minister. A person with a good education but without recommendations could live well but could not advance in a short term.²⁸

In addition, he recommended his son to Pavlos Musurus Pasha, the Ottoman ambassador in London, who even supported an attempt of creating a trading outpost in London by Petko in 1873.²⁹ Similar suggestion about maintaining close relations with Ottoman diplomats can be found in a piece of advice to a young Bulgarian who studied law in Odessa and went to Paris for obtaining doctoral degree in law. In 1869, Tŭpchileshtov asked another student in Paris (the future Bulgarian Exarch) to help the newcomer: "Please assist him to adapt well and introduce him at the embassy. Arrange that someone among the employees there gives him lessons in Turkish language."³⁰ It seems that Tŭpchileshtov was thinking of preparing the student for a bureaucratic position, not only in terms of type of education, but also in learning to master the administrative language of the Ottoman state as well as building connections with diplomats and civil servants. It is worth recalling that one of the goals of the Tanzimat reforms was the creation of an educated secular bureaucracy. Many new schools in Istanbul and scholarships abroad were established, which offered opportunities for the education of sons of the Balkan merchants, too. For example, h. Ivancho h. Penchov, member of the local commercial court and administrative and mixed councils in Rusŭuk, and one of the ardent Bulgarian supporters of Midhad Pasha's reforms of the 1860s in the Danubian *vilayet*, sent his son to study in France.³¹ Tŭpchileshtov, however, did not envision the same future for his heirs. The pieces of advice he gave to his son in Marseilles concerned learning well Greek and French language and establishing personal contacts with leading Greek companies.

²⁷ BIA-NBKM, f. 6, IA 8998, 337–338.

²⁸ Khristo Tŭpchileshtov to Petko, 28 December 1871. BIA-NBKM, f. 6, IA 8998, 498–500.

²⁹ BIA-NBKM, f. 6, IA 8999, 423–424; BIA-NBKM, f. 6, IA 25789.

³⁰ BIA-NBKM, f. 6, IA 8995, 350.

³¹ BIA-NBKM, f. 6, IA 16357 sch/52.

In spite of all belief in progress and “*New times*,” Tŭpchileshtov, almost hundred years after Adamantios Korais,³² arranged for moral guidance of his and the other Eastern Orthodox students. In 1861, he was looking for an older student to go together with his son to study in Western Europe and to “supervise him and to conserve his national spirit” and he asked deacon Averkiŭ in Kiev to find such a person.³³ Since Tŭpchileshtov was in charge for paying the tuition fees for the sons of his fellow merchants, he supposedly felt responsible for their spiritual wellbeing as well.³⁴ A sociological study of Bulgarians with specialized and higher education in the nineteenth century had estimated their number around 9,931 before 1878; among them only 63 had studied in commercial schools; 24 in Greece and the island of Chalkis, 15 in Austria, 8 in France, 4 in Russia.³⁵ The price of education was quite high and the sons who went to study commerce abroad belonged to the “successful” generation of parents, many of them participants in tax farming. One merchant considered having taken one’s son out of school a sign of failure – he lost so much money that had to discharge from his scribe and discontinue his sons’ education.³⁶ Even though the percentage of students with specialized commercial training was quite modest, many others who received more general education continued the path of their fathers and were expected to expand their family’s commercial endeavors. An advantage the grandsons had over their predecessors was not only better but also more diverse education, which might help explain their smooth incorporation into the new state bureaucracies.

³² Adamantios Korais, a Greek Enlightenment thinker, in his young age went to Amsterdam and practiced commerce. His servant Stamatis Petrou wrote a series of letters expressing concerns about the gradual loss of Korais’ Eastern Orthodox grounding in Amsterdam in the 1770s. Petrou later became a merchant in his own right and espoused some of the “Calvinist” values that he earlier refuted with passion. See Philippos Eliou, ed., *Grammata apo to Amsterntam* (Athēna: Nea Ellēnikē Bibliothēkē, 1976), ξη’-οβ’.

³³ BIA-NBKM, f. 6, IA 6279.

³⁴ For example, he was responsible for paying fees of Vasil Chokan in the College Commercial Gymnasial Serbe in 1872–1874. He paid also for the studies of a Sofia merchant’s son in the French college in Bebek and the son of a Kazanlŭk merchant (1857). BIA-NBKM, f. 6, IA 16357 d/52, IA 16357 e/52, IA 16357 o/52; BIA-NBKM, f. 6, IA 16357 i/52; BIA-NBKM, f. 6, IA 25894.

³⁵ Nikolaŭ Genchev, *Bŭlgarska vŭzrozhdenska inteligentsia* (Sofia: Universitetsko izdatelstvo “Sv. Kliment Okhridski,” 1991), 9, 367–368.

³⁶ Nikola Nachov, *Kalofer v minaloto* (Sofia: Zemizdat, 1990), 480.

Participation in the Father's Business and Company Organization

Although the fathers tried to predetermine the education their sons received, the business in which they were supposed to participate had not drastically changed. Tüpchileshtov's family offers a good example of gradual incorporation of children into the business monitored by the father. As previously noted, his eldest son was educated in a Greek commercial school and was assigned managerial function in the company, monitoring the most significant deals on the spot. He had a lower level education in comparison to the other two sons but the maximum amount of experience. At the age of 20, he began traveling and overseeing almost every transaction that entailed tax farming, state delivery, or export deals involving multiethnic coalitions with rich Muslim, Greek, Jewish, and Armenian partners. For example, he was in Bursa and the surrounding area in 1863 managing the partnership for trade in cocoons with Mehmed Bey and Dekozis.³⁷ As mentioned in Chapter Two, he went to Moldavia and Bessarabia for buying sheep for the meat delivery to the palace in 1865.³⁸ He was also in Svishtov, Brăila, Ruse, and Vidin overseeing loading of ships with corn and wheat to London in 1869.³⁹ In 1871, Nikola was in Izmit supervising the export of linseed.⁴⁰ Since the father was still paying his dues as an avrupa tüccar in the 1860s, his eldest son was one of the two employees that benefited from that status. The allocation of managerial functions to the eldest son was quite a common practice. For example, Domenegos Batēs, the eldest son of a Mykonos trader, performed a similar supervising role by traveling to various locations in the Mediterranean.⁴¹

Tüpchileshtov's middle son went to French school in Marseilles, an important port city with significant Greek diaspora merchants. Those contacts continued and proved to be crucial in the 1880s. He was responsible for bookkeeping and delegated the coordinating functions in the main office and traveled very rarely. The youngest son went to a commercial school in London, where he maintained professional and political contacts and was destined to open a branch in London, though this endeavor never materialized. He was entrusted initially with minor tasks, such as

³⁷ BIA-NBKM, f. 6, IA 5684.

³⁸ BIA-NBKM, f. 6, IA 8987, 18, 109–110.

³⁹ BIA-NBKM, f. 6, IA 8994, 303–305, IA 8995, 29–30.

⁴⁰ BIA-NBKM, f. 6, IA 8998, 477.

⁴¹ Vasilēs Kremmydas, *Emporikes praktikes sto telos tēs Tourkokratias. Mykoniates emporoi kai ploiktētes* (Athēna: Naytiko Mouseio Aigaiou, 1993), 55.

negotiating with the railroads' administration about shipping charges and overseeing some deals in Rumelia. It also appears that he became involved in the accounting. This intentional strategy of Tüpchileshtov's sons' specialization in terms of languages, countries, and functions within the company was not typical, though. Other merchants were merely aiming for a better general education for their sons.

The Tüpchileshtov's company functioned with the help of many employees: some clerks at the main office and others who were serving temporarily for different tasks around the Empire. Out of 24 employees, 9 or 37 percent became merchants later. Starting a commercial career as company's clerk was a typical path for many traders. Some originated from Kalofer (six or 25 percent), Tüpchilestov's native place, among them three were distant relatives. The recruitment of the personnel followed different strategies. Some times Tüpchileshtov would ask his long-term correspondents to send their "gramatik" (scribe).⁴² Occasionally partners would look for a job at a company in Istanbul for their sons or grandsons, as was the case with Tsviatko Radoslavov's request in 1874.⁴³ In other instances, a municipal council would try to find a job for young and aspiring merchants as the Haskovo (Hasköy) elders did.⁴⁴ The job of the scribe was broader and included keeping correspondence in a couple of languages and bookkeeping.⁴⁵ The Tüpchileshtov company hired eight scribes, one of them Turkish – Kadir effendi.⁴⁶ It is quite possible that he was involved in translating and editing official petitions that Tüpchileshtov received from various merchants and many local councils. Among the list of the employees, there were also two *mesitas* (middlemen in money changing) K. Iosif and E. Petrocochinos.⁴⁷ Several successful merchants, such as Syngros, began their career as an employee in a commercial firm in Constantinople in the 1840s. In 1852, he was already a partner in an international company.⁴⁸ Most of the above-mentioned clerks, after the Russo-Ottoman War in 1877–1878, did quit trade and moved to the Bulgarian Principality and took part in its local and central administration.

⁴² BIA-NBKM, f. 6, IA 3307.

⁴³ BIA-NBKM, f. 6, IA 4821.

⁴⁴ BIA-NBKM, f. 6, IA 210.

⁴⁵ Syngros paid a special attention to calligraphy and foreign languages as major component of scribe's (and merchant's) skills. Syngros, *Apomnēmoneymata*, vol. A, 88, 123–126. See also a special calligraphy notebook (16 pages) printed in 1870. BIA-NBKM, IIB 754.

⁴⁶ BIA-NBKM, IA 9036, 54.

⁴⁷ BIA-NBKM, f. 6, IA 8994, 430–431.

⁴⁸ Syngros, *Apomnēmoneymata*, vol. A, 168–172.

Economic Endeavors in the Ottoman Empire

In order to understand this professional and social “re-qualification,” in this section I will examine certain changes in the economic profile of merchants that lived in the Ottoman Empire. The 1870s turned out to be a watershed in the Ottoman economic activities. One of the shifts encompassed the expansion of factory production. During the period of international price depression 1873–1896 the purchasing power was reduced which made imports more expensive. Respectively, this trend benefited Ottoman manufacturing;⁴⁹ local consumption was also protected by the high cost of transportation.⁵⁰ From the late 1860s on the number of Ottoman factories increased. For example, the son of the Gabrovo merchant Arnaudov went to “Europe to buy machines” for opening a wool factory in 1868.⁵¹ Salonica, however, was a prime illustration of boom in factory building in the 1880s: a distillery, six soap mills, cigarettes, bricks, to name just a few. The prosperous Allatini family business is instructive about those economic opportunities. They moved to Salonica around the beginning of the eighteenth century from Italy and gradually became successful merchants; they also engaged in the pioneering ventures of the local industry by founding brick factory in 1890 and participated in the establishment of *Brasserie Olympos* in 1893.⁵² Cotton yarn mills were built near Veroia and Edessa (Vodena); two silk mills and two steam flourmills around Edirne.⁵³ In Skopje (Üsküb) Jeftim Česhmedžiev and Co. opened a gaitan (braid production) factory in 1882. He was looking for new market opportunities in Serbia and sent a sample to the Ministry of International Affairs through the Serbian consul in Skopje.⁵⁴ This is an interesting case illuminating how the nation-state offered new market outlets for manufacturers from the Ottoman realm.

⁴⁹ Donald Quataert, “Ottoman Manufacturing in the Nineteenth Century,” in *Manufacturing in the Ottoman Empire and Turkey, 1500–1950*, ed. Donald Quataert (Albany: State University of New York, 1994), 88.

⁵⁰ Liuben Berov, “Transport Costs and their Role in Trade in the Balkan Lands in the 18th and 19th Centuries,” *Bulgarian Historical Review* 4 (1975): 74–99.

⁵¹ BIA-NBKM, f. 6, 1A 6680.

⁵² Meropi Anastassiadou, *Salonique, 1830–1912. Une ville ottomane à l'âge des réformes* (Leiden: Brill, 1997), 130.

⁵³ Halil Inalcık and Donald Quataert, eds., *An Economic and Social History of the Ottoman Empire, 1300–1914* (Cambridge: Cambridge University Press, 1994), 901–903.

⁵⁴ Kliment Džambazovski, ed. *Grada za istoriju Makedonskog naroda iz arhiva Srbije*, vol. 5, kn. I, (1890) (Beograd: Štamparija Kultura, 1988), 520.

A transition from a merchant and member of the gaitan guild to factory production manifested the case of Ivan Kalpazanov of Gabrovo. In the 1860s, he organized a putting-out system for production of wool, and especially şayak and gaitan and traded in Anatolia, Bosnia, and Wallachia. He kept his membership and even became a guild master. He participated also in several short-term single-venture partnerships. For example, during the Russo-Ottoman War of 1877–1878 there was a high demand for basic necessities and Kalpazanov opened a shop for candles, sugar, rice, coffee and made around 150–200 percent profit. When the situation changed in 1879, he began building a spinning factory in Gabrovo.⁵⁵ In 1878, the Tŭrnovo merchant Stefan Karagiozov died and left to his heirs a silk factory.⁵⁶ All those examples from various parts of the Ottoman Balkans demonstrate that since the 1870s many merchants transitioned to manufacturing and factory production. In some cases this shift was an extension of the trade that they were familiar with (as Kalpazanov), in other cases it was a new venture (as Allatini). However, those factories were not in the industrial sector but mostly in textile and food processing branches.

Since the 1870s, there was also a growth of joint-stock companies. Such announcements appeared in the newspapers. For example, *Makedonia* advertised in 1869 that a joint-stock company was founded in Varna and its board consisted of six local merchants.⁵⁷ In the 1880s, some Gabrovo producers of gaitan established two such companies for textile production. Similarly, in Kazanlŭk and Sliven, former producers and traders in aba and şayak set up joint-stock companies that ran spinning and textile mills.⁵⁸ In the late 1860s, there were also several requests to the Ministry of Finances in Serbia for the opening of joint-stock companies and savings banks.⁵⁹ The crisis of 1873 led to more expressed attempts of combining capitals, minimizing the risk, and applying some new technologies, which seemed to spread in both the Ottoman Empire and the nation-states. Yet in the 1880s and 1890s these similarities diverged when the successor

⁵⁵ Khristo Gandev, *Problemi na Bŭlgarskoto Vŭzrazhdane* (Sofia: Izdatelstvo Nauka i izkustvo, 1976), 437–452.

⁵⁶ Georgi Pletniŭov, "Stopanska deinost na tŭrnovskia fabrikant Stefan Karagiozov prez Vŭzrazhdaneto, *IP* 33, no. 1 (1977): 71.

⁵⁷ *Makedonia* 3, no. 13 (1869), 52.

⁵⁸ Gandev, *Problemi na Bŭlgarskoto Vŭzrazhdane*, 451.

⁵⁹ See, for example, a request by Jovan Kumanudi of 1866. Branka Prpa, ed., *Źiveti u Beogradu. Dokumenta uprave grada Beograda*, vol. 3 (Beograd: Istorijski arhiv Beograda, 2005), 319. Another request (1868) was signed by a merchant (as company's director) and a banker (as its treasurer). Branka Prpa, ed., *Źiveti u Beogradu. Dokumenta uprave grada Beograda*, vol. 4 (Beograd: Istorijski arhiv Beograda, 2006), 225, 261.

states embarked on protectionist policies of their industries, finance, and transportation.

Going back to the Tüpchileshtov's case study, many of the already mentioned economic changes manifested as well. From the mid-1870s, after the death of the old Tüpchileshtov, his sons continued the company's activity under the same name, but with a different business profile. They kept a lot of the old contacts, such as Spartalis, Rodocnanchis, Petrocochinis, and Zafiropoulos & Zarifis,⁶⁰ but also expanded their international network through Vaglianos in Russia, Petrocochinis' branch in Marseilles, Bembasat & Cie in Constantinople, Benusi & Co. in Trieste, Apostolides Brothers in Constantinople.⁶¹ This opening to broader international trade also reflected a change in the list of commodities. For example, the Tüpchileshtovs imported sugar from London for 80,608 k. and flour from Odessa for 57,637 k.⁶² In the 1880s, trade in wheat dominated their import list.⁶³ By contrast, their father's generation was exporting the same commodity (in larger quantity). This reversal and scope decrease became emblematic of the bigger economic picture in the Ottoman Empire where the European economic penetration (although uneven) was reducing the possibilities for capital accumulation for local merchants.

Tax farming and concomitant sureties, one of the most lucrative endeavors in the 1860s, also disappeared from the company's portfolio. It created, though, a new type of major activities; namely, collecting the outstanding debts of their father. Thus, a contract of 1879 between the middle son Stoian, as representative of the company, and N. Adamides, a lawyer was very specific – collecting the debts of Melkon and Havades, mültezims, either through reaching an agreement or through court.⁶⁴ The sons succeeded in collecting minimal arrears, though – around 737,663 k. in 1876. In 1877, still many old debtors, such as the former tax farmer Nikola Tsvetkoğlu owed considerable sums: 1,960,454 k.⁶⁵ The Tüpchileshtovs' situation was not unique. According to Dobre Ganchev's memoirs, around ten Bulgarian families were still living in Tsarigrad in 1878, mostly people who could not collect their debts. Almost all of them were ruined by

⁶⁰ BIA-NBKM, f. 6, IA 20805; IA 20805/53; IA 20844/55; IA 20855/55.

⁶¹ BIA-NBKM, f. 6, IA 14639/52; IA 20804/53; IA 11091; IA 11193; IA 10742.

⁶² BIA-NBKM, f. 6, IA 9047, 46, 47.

⁶³ BIA-NBKM, f. 6, IA 9032, 65.

⁶⁴ In January 1876, they were owed 2,350,000 k. In December 1876, the sum was 1,500,000 k. BIA-NBKM, f. 6, IA 9006, 253–255. By 1881, the lawyer managed to get back 1,000 Ottoman liras. BIA-NBKM, f. 6, IA 25562a.

⁶⁵ BIA-NBKM, f. 6, IA 9005, 94, 160, 191, 211.

the war with the exception of Ivan Dochoğlu who multiplied his wealth because he delivered butter, cheese, and smoked dried meat to the Ottoman army. He was supposed to have a wealth of 200,000–300,000 liras, but in assignments (*havale*) and that was how his fortune melted away.⁶⁶ Other merchant families, such as the Aries, moved into finance and even established a bank “Avram Arie” in Istanbul.⁶⁷ However, the crisis of 1873 affected all those attempts negatively. The shifting economic landscape in the Ottoman Empire in the 1880s diminished the previous lucrative opportunities for multiethnic tax farming and state deliveries. Yet other economic and financial alternatives were not as profitable and many merchants began looking for new possibilities in the neighboring nation-states.

The Tüpchileshtovs also collected debts of smaller amounts, owed to them from merchants who moved to the newly created Principality of Bulgaria and the autonomous province of Eastern Rumelia. A series of letters supply an eloquent evidence of using any means, including administrative connections to get debts back. For example, Stoil Popov of Ruse, a former company's employee who became a clerk in a court, informed the Tüpchileshtovs that he would try to sell the house and boat of *hacı* Abdioğlu and if it would not cover his debt he would sell some land; however, two of their other debtors were taken as “slaves [sic!] in Russia.”⁶⁸ The prospect of easy property acquisition at the expense of the leaving Muslims marked the social and economic interactions in the 1880s. Similar processes of property redistribution had occurred earlier in Greece and Serbia.

The Tüpchileshtov's sons also illustrated the already discussed trend towards mechanized production – they obtained a flourmill in *Yeni kapı*.⁶⁹ Thus, the company turned into a conventional medium-size commercial firm dealing with import-export and trade on commission, loosing the *sarraf* (banker) services, tax farming, and state deliveries – all the risky but highly profitable endeavors that made their father exceptionally rich. In the 1890s, like many other companies, they ceased to exist and the brothers moved to Bulgaria where they joined the army of civil servants.

⁶⁶ Dobre Ganchev, *Spomeni 1864–1887* (Sofia: Pridvorna pechatnitsa, 1939), 195.

⁶⁷ MS-NA, *Khronika*, 11, a.e. 1. 272.

⁶⁸ Stoil Popov to Nikolcho, 3 August 1878. BIA-NBKM, f. 6, IA 20933/53.

⁶⁹ BIA-NBKM, f. 6, IA 25242; IA 25256; IA 25258.

Post-Ottoman Economic Activities and Transitions

As noted, some of the most significant changes in post-Ottoman Balkans were the transfer of property and the concomitant social reshuffling. This shift is usually interpreted in terms of agrarian ownership.⁷⁰ For example, Michael Palairret has contended that the Bulgarian economy after 1878 became “Serbianized” and turned into a mass smallholder society while the urban sector declined.⁷¹ In Greece, the state nationalized the former Turkish properties and prevented the formation of stratum of big landowners. The prevailing smallholdings became instrumental for the expansion of production of currants.⁷² The memoirs of Panayis Skouzes reveal, however, that the property transfers happened before and during the War of Independence and accelerated afterwards.⁷³ Similarly, in Serbia there was a gradual transfer of Muslim property in the hands of Christian owners as well.⁷⁴

Various evidence points to these transformations in the Bulgarian Principality in the early 1880s as well. For instance, the previously mentioned tax farmer, Tsviatko Radoslavov, who collaborated with many Muslims in the Danubian vilayet, received a letter from a former partner – Arif Aliev who became an operator of scales (*kantarcı*) at the East Rumelian railroads. He endorsed Tsviatko as his representative to lease his properties: two houses in Svishtov and *dükkân*s, a *çiftlik* with a barn and a

⁷⁰ British consular reports depict multiple violations against the emigrating Muslim population and the role of the interim Russian authorities in that process. Especially vocal was Charles Brophy, a British vice-consul in Burgas. See a report from 23 August 1878. PRO, FO 860/5, 19–22. In the mid-1880s, multiple complaints were published in the Greek newspapers in Constantinople about alleged Greek sufferings in Ankhialo (Pomorie). The acting consul E. C. Bleach did find them “devoid of foundation.” PRO, FO 860/6, 1–11.

⁷¹ Palairret has claimed that the Ottoman state provided an institutional framework for Bulgarians’ prosperity, especially in textile industries, which declined after the emergence of an autonomous state. Multiple other factors were at work, though. Also, it seems difficult to measure production (and growth) for the period before 1878; many of Palairret’s sources are memoirs and local histories, which do not provide the most reliable type of information. Michael Palairret, *The Balkan Economies c. 1800–1914. Evolution without Development* (Cambridge: Cambridge University Press, 1997), 171.

⁷² Christos Hadziioissif, “Class Structure and Class Antagonism in Late Nineteenth-Century Greece,” in *Greek Society in the Making, 1863–1913. Realities, Symbols and Visions*, ed. Philip Carabott (Aldershot: Ashgate Variorum, 1997), 5.

⁷³ P. Skouzes (1777–1847) wrote his chronicle in 1841. He became rich by buying properties from Muslims who were emigrating after 1821. Johann Strauss, “Ottoman Rule Experienced and Remembered: Remarks on Some Local Greek Chronicles of the Tourkokratia,” in *The Ottomans and the Balkans. A Discussion of Historiography*, eds. Fikret Adanir and Suraiya Faruqi (Leiden: Brill, 2002), 208–216.

⁷⁴ A-SANU, 7257.

warehouse.⁷⁵ In addition, he heard that the Russians took his 1,100 kilograms of wheat and wanted Tsviatko to obtain some money. Another former partner was sending his son-in-law from Ruse to Svishtov, and “in the name of the old friendship” was asking Tsviatko to help his relative arrange the status of his property.⁷⁶ A third example comes from Sliven. Ruscho V. Mirkovich was buying property from the departing Muslim residents in Sliven and its vicinity. In 1880, he acquired a house with a barn from Ruhçuoğlu Osman effendi.⁷⁷ In 1881, he bought rural possessions (parts of one yard, one garden three meadows, nine fields, and three plots) for 6,000 Ottoman liras from Hatice Alem Hanım.⁷⁸ A list of his immovable properties in 1881–1882 included: eight houses, three shops, four hans, and half wheel (dolab), whose value was estimated by the Sliven’s financial council at 100,000 k. total. His incomes from those properties were 37,300 k. and the taxes he paid were 1,520 k.⁷⁹ Mirkovich kept investing in real estate: he bought parts of 38 dükkâns in Sliven for 80 leva in 1889. The previous Muslim owner inherited them from his mother in 1878.⁸⁰ One article of the sale contract reveals the interesting detail that those shops were located next to others owned by individual Muslims and by a *vakuf* (pious foundation). Since Sliven was part of Eastern Rumelia until 1885, it seems that Muslim owners were more protected and the process of property transfer took longer. These examples present a vivid illustration of what Rogers Brubaker called “unmixing of peoples,” which initially took the form of ethnoreligious rather than ethnolinguistic expression.⁸¹ While in the case of Greece and Serbia, there was an intentional policy of preventing the emergence of a strong landowner group; the prevalence of small landholding was a continuation of the pre-independence order. Similarly, as was in the Ottoman era, urban ownership of property was not consolidated.

⁷⁵ Arif Aliiev to Tsviatko Radoslavov, 16 October 1878. TsDA, f. 253k, a.e. 13, 2.

⁷⁶ Mehmed hacı Alishov to Tsviatko Radoslavov, 23 October, 1897. TsDA, f. 253k, a.e. 15, 4. Both established a company together under the name “Mehmed hacı Alişoğlu,” as mentioned in Chapter Two.

⁷⁷ BIA-NBKM, f. 169, a.e. 3, 118.

⁷⁸ BIA-NBKM, f. 169, a.e. 3, 137–138.

⁷⁹ BIA-NBKM, f. 169, a.e. 3, 139.

⁸⁰ BIA-NBKM, f. 169, a.e. 3, 167.

⁸¹ Rogers Brubaker, “Aftermaths of Empire and Unmixing of Peoples,” in *After Empire: Multiethnic Societies and Nation Building: the Soviet Union and Russian, Ottoman, and Habsburg Empires*, eds. Karen Barkey and Mark von Hagen (Boulder: Westview Press, 1997), 157.

Wars affected many small merchants, such as Dimitrije Sekulović of Prilep. He went to Serbia to sell tobacco and red pepper during the Serbo-Ottoman War of 1876 and was stuck there. Two years later – in 1878 – he wanted to go back to Prilep where his family was living. In order to cross the border he had to request a passport from the Serbian Ministry of Internal Affairs and to present two guarantors. The latter attested that they knew him for a long time, he was a trader and an honest person; they knew that he had a family and property in Prilep. The testimony was not only an evaluation of his moral standing, but also a recognition that property ownership was an important component of one's civil status. Ultimately, Sekulović was granted a permission to leave.⁸²

Small-scale local trade was still the rule. Single-venture partnerships (in wool) continued after the Russo-Ottoman War of 1877–1878. For example, a short-term contract of 1880 shows that the above-mentioned Ruscho Mirkovich supplied 850 Ottoman liras and another partner 150 (and labor) for a production and trade in wool.⁸³ In another contract from 1884 Ruscho still provided more than his partner (850 vs. 550 liras) for opening a store in the nearby town of Iambol (Yanbolu) to sell “colonial goods,” partnering with his son-in-law.⁸⁴ Like others, he was moving towards factory production. A contract from 1887 discloses that two partners were launching a tobacco factory in Iambol.⁸⁵ Ruscho invested 1,000 liras and Georgiev his labor; the profits would be divided 75:25 percent. It merits noting that Ruscho invested almost the same amount to open a grocery store and a tobacco factory, a fact that calls for a different perspective on those early industrial enterprises. Although the factory did not seem to be the pinnacle of Ruscho's entrepreneurial career (in 1889 the contract was renewed mentioning profit), his path as a locally embedded entrepreneur was quite diversified. Ruscho's strategies (before and after 1878) involved simultaneous participation in various partnerships: in 50 percent out of 16 contracts he invested more than the other partner(s); 44 percent out of all partnerships were trading in aba and thus benefiting from the developed local production structure.⁸⁶ The small-scale production and trade

⁸² Kliment Džambazovski, ed. *Grada za istoriju Makedonskog naroda iz arhiva Srbije*, vol. 3, kn. 2, (1874–1878) (Beograd: Štamparija Kultura, 1984), 298–299.

⁸³ BIA-NBKM, f. 169, a.e. 55, 181.

⁸⁴ BIA-NBKM, f. 169, a.e. 55, 261–262.

⁸⁵ BIA-NBKM, f. 169, a.e. 55, 318–319.

⁸⁶ In 1835, the Ottoman government financed the first broadcloth factory in Rumelia there. Nikolai Todorov, *The Balkan City 1400–1900* (Seattle: University of Washington Press, 1983), 278.

in aba, however, declined after 1878, possibly due to the competition of woolen manufacturing growth. After the Russians withdrew (1879), local cloth merchants formed a company and leased the old wool factory. They secured a contract to produce uniforms for the army in Eastern Rumelia.⁸⁷ In Serbia, though, textiles seemed to be missing and industrialization was predominantly comprised of flourmills and breweries, with a focus on food processing.⁸⁸

Another change that became visible in that period was the development of an urban service sector. There are two interesting requests for opening up companies for providing servants in 1868 and 1875 in Belgrade.⁸⁹ One of them suggested that such a service would regulate the (illegal) influx of migrants who were looking for such jobs. The documents hint not only to population moves but are also instructive about the changing life-styles: they made distinctions between official (paradnii) and simple coachman, various types of female cooks. The processes of urbanization were also expressed in the advertising of the 1880s, which targeted the incipient urban middle classes.

One of the most significant shifts, as previously mentioned, was the integration of merchant scions into the new bureaucratic system, both central and local, as well as court system, diplomacy, finance, army, and education. In Serbia, even at the time of knez Miloš, many rich merchants were helping their sons to become civil servants and/or married their daughters to bureaucrats instead of traders, which was the predominant marriage pattern and a means of upward mobility for the generation of the grandfathers and fathers. A register of Šabac and Negotin of 1862/1863 listed only two cases of families with two legally mature sons who worked in the same or similar trade.⁹⁰ Another case in point was Natalija Zrnić, a daughter of a merchant, married to an engineer who encouraged all her six children to pursue careers in engineering and architecture, basically to become state employees that “literally constructed the new Serbian

⁸⁷ Palairot, *The Balkan Economies c. 1800–1914*, 247–250.

⁸⁸ This trend was in contrast to early phases of industrialization in Western Europe where the development of textile industries was the key industry. Marie-Janine Calić, *Socialna istorija Srbije 1815–1941. Usporeni napredak u industrijalizaciji*, trans. Ranka Gašić (Beograd: Clio, 2004), 153–155. Stavrianos distinguished two phases of industry production: early with focus on textiles, tanning, flour mills, and processing other agricultural products. A later stage encompassed factories for chemicals, ceramics, paper, wood, sugar. Stavrianos, *The Balkans since 1453*, 444.

⁸⁹ Prpa, *Živeti u Beogradu*, vol. 4, 277, 299–301.

⁹⁰ Bojana Miljković-Katić, *Struktura gradskog stanovništva Srbije sredinom XIX veka* (Beograd: Istorijski Institut, 2002), 96–97.

state.”⁹¹ Since the modern centralizing state became the most secure employer, especially after the economic crisis of 1873, its appeal to the third generation was not a coincidence.

Similarly, many merchants did not enter the new Bulgarian entrepreneurial group but transferred their knowledge and experience in the building up of the new administrative structures: out of 279 well-to-do Bulgarian families before 1878 only 62 (22.2 percent) were still engaged in economic affairs after 1878.⁹² Most of them joined the new bureaucracy: their number rose up to 18% quickly after 1878.⁹³ For example, one of Tŭpchileshtov’s nephews became a private secretary to the first Bulgarian ruler Prince Alexander Battenberg; his younger son Petko was a government’s secretary during the premiership of Konstantin Stoilov (a relative). The son of the Vratsa merchant and tax farmer Todoraki Khadzhitoshev became a member of the city’s municipality council in 1880–1881.⁹⁴ Bencho Brakalov, who studied in a commercial school in Switzerland, worked for years in the Bulgarian National Bank.⁹⁵ Another member of the same family, the already mentioned owner of çiftliks, became mayor of Burgas in the mid-1880s.⁹⁶ Greek examples from the 1830s set up this pattern of putting aside commercial activities in favor of administrative sinecure. Such was the case of the merchant Markos Kalogeras who in the late 1820s and early 1830s gradually decreased his business. He was initially involved in the local council in Mykonos and ended up as representative in the Fourth National Assembly.⁹⁷ Among others, who relocated to the Balkan nation-states, Christodoulos Eythymiou, presents a good example. He was sort of a medium-size merchant in Leghorn and moved to Athens in 1838. He was hoping to make more money in a new market with less competition but the economic situation in Greece was quite different than what he expected. Because there was not enough financial security and capital

⁹¹ Jill A. Irvine and Carol S. Lilly, eds., *Natalija. Life in the Balkan Powder Keg, 1880–1956* (Budapest: Central European University Press, 2008), 9.

⁹² See a document of 1884 for the dissolution of the company “The Iv. Geshoğlu Brothers,” which existed for 40 years. TsDA, f. 568, a.e. 171.

⁹³ Liuben Berov, ed., *Ikonomika na Bŭlgaria do sotsialisticheskata revoliutsia* (Sofia: Nauka i izkustvo, 1989), 375; Genchev, *Bŭlgarskata inteligentsia*, 277, 281–283.

⁹⁴ Krumka Sharova and Ketī Mircheva, eds., *Semeen arkhiv na Khadzhitoshevi*, vol. 2 (1827–1878) (Vratsa: Izdatelstvo BG Print, 2002), 443–445.

⁹⁵ Nachov, *Kalofer v minaloto*, 369.

⁹⁶ As mayor, he wrote to the British consul in Burgas soliciting British support for the unification between Eastern Rumelia and Bulgaria in 1885. D. T. Brakaloff to E. C. Bleach, 26 September 1885. PRO, FO 860/4.

⁹⁷ Vasilēs Kremmydas, *Emporoi kai emporika diktya sta chronia tou eikosiena (1820–1835). Kikladites emporoi kai ploiktes* (Athēna: Naytiko Mouseio Aigaiou, 1996), 18, 36, 118–120.

circulation he left his capitals invested abroad. He gradually changed his profile by abandoning commercial activities and becoming a usurer (he lent money at 8 percent), financier,⁹⁸ and renter until he stopped his business completely in 1845.⁹⁹ These instances can be multiplied, but what is more significant is that these migrations were disproportionately concentrated in the new capital cities, previously small and insignificant towns. Ganchev captured those processes in a sarcastic manner while describing the new capital Sofia in 1879:

Intelligent people from all over Bulgaria rushed to Sofia... they came to get jobs. We should qualify the word intelligent in order to understand its scope and content. Everyone with elementary school was perceived as intelligent and even without that [little education]. Literacy itself was enough to attest intelligence. Such an intelligentsia constituted the Bulgarian bureaucracy... Some with a little or more knowledge of French wanted to become diplomats... The merchants... wanted to become judges or [employees] in the Financial Ministry... and what mattered were "connections" and fellows from the same place of origin.¹⁰⁰

In a similar vein, Rampagas described Athens in 1878, which also attracted a plethora of social groups. He satirically included under the term people (*laos*) civil servants, courtiers, friends of courtiers, journalists, teachers, babies, traders, etc.¹⁰¹ In Rumania, the third generation also turned towards a political career and a lot of them penetrated the stratum of the *boyars*.¹⁰² Even travelers mentioned the sons' entrance into bureaucracy and connections to merchant wealth. Thus, Mackenzie and Irby commented on the prime minister in Belgrade who was connected to the richest houses in Sarajevo where was he from originally.¹⁰³ The new nation-states in need of human resources and capital were eager to attract anyone from the Ottoman Empire and diaspora. Multiple turbulent events, such as the financial

⁹⁸ It was around that period that the National Bank of Greece was founded – in 1841. Some historians saw the emergence of the Bank as a mechanism for modernization. For a recent historiographical article that examines the modernization debate in Greek historical writings see Yannis Yannitsiotis, "Social History in Greece: New Research on Class and Gender," *East Central Europe* 34, no. 1–2 (2007): 114.

⁹⁹ Etychias D. Liata, *Times kai agatha stēn Athēna (1839–1846). Mia martyria apo to katasticho tou emporou Christodoulou Eythymiou* (Morphōtiko Idryma Ethnikēs Trapezēs: Athēna, 1984), 12, 28, 30, 33–34, 40.

¹⁰⁰ Ganchev, *Spomeni*, 99.

¹⁰¹ Skopetea, *To protypo vasilēio*, 246.

¹⁰² Gheorghe Lazăr, *Les marchands en Valachie (XVIII^e–XVIII^e siècles)* (București: Institutul Cultural Român, 2006), 11.

¹⁰³ G. Muir (Mackenzie) and A. P. Irby, *Travels in the Slavonic Provinces of Turkey-in-Europe*, vol. 1 (London: Daldy, Isbister & CO., 1877), 41.

crisis of 1873, the Eastern crisis of 1875–1876, the Russo-Ottoman War of 1877–1878, the establishment of the Ottoman Public Debt Administration in 1881 jeopardized the economic prospects for many Ottoman merchants. Consequently, successor states offered alternatives that previously did not appear appealing to the third generation. For example, in 1877, the old merchant Dimitar Geshoğlu wrote from Baden: “Many Bulgarians were stuck in Tsarigrad but whoever can, ran away and most came here. The sons of Nikola Tüpchileshta arrived here too, and tomorrow they would be moving to Svishtov to look for a job [administrative].” He asked his son-in-law to help them because their father was in a desperate financial state.¹⁰⁴ This example illustrates the case of the impoverished Ottoman merchants leaving Istanbul; many of them reinvented themselves as new bureaucratic elites. Some entrepreneurial merchants, such as Jefta Pavlović benefitted from the emergence of heavy central bureaucracies and established a business for stationary supply in Belgrade; he even became an official purveyor to the State Typography.¹⁰⁵ Many other local merchants (as Dimitrije Sekulović) continued their business as usual; a few rich diaspora entrepreneurs, such as Andreas Syngros entered into finance, mining, and transportation. Thus, there were not only differences from region to region but also diverse intra-generational paths opened to the third generation for political, social, and economic success in the 1880s and 1890s.

In conclusion, significant changes shaped the lives and practices of the grandsons in the Ottoman realm: war destructions, European economic and financial dominion, loss of tax farming and state deliveries as sources of capital accumulation. Since the 1870s not only did the Ottoman borders and markets contract but the possibilities for multiethnic coalitions also diminished. The grandsons were less integrated into the economic and administrative structures of the Ottoman Empire than their parents. Many merchants of this generation not only narrowed their political allegiances to nationalist ideologies and movements,¹⁰⁶ but also their commercial portfolio was reduced to a standard import-export trade. The grandsons had to transition to the territorial confines of the nation-state and

¹⁰⁴ NA-BAN, f. 26 a.e. 21, 33.

¹⁰⁵ Milivoje M. Kostić, *Uspon Beograda. Poslovi i dani trgovaca, privrednika i bankara u Beogradu XIX i XX veka* (Beograd: Biblioteka grada Beograda, 1994), 64–67, 175–176.

¹⁰⁶ Petür Tsonchev has contended that the involvement of Gabrovo youth in the Bulgarian nationalist movement diverted them from specializing in manufacturing and this fact contributed to the crisis of craft industry in the 1880s. Tsonchev, *Iz stopanskoto minalo na Gabrovo*, 78.

to re-imagine its social, economic, and political spaces. Since the economies of the new nation-states were not offering abundant choices for economic prosperity, national bureaucracy became one of the new windows of opportunity in the initial transition from Empire to nation-states. While the previous generation cooperated with state administration, on both local and central levels, the grandsons directly entered the swelling bureaucracies of the newly emerged states, abandoning inherited commercial professions. And yet, many of them brought prior multiethnic experiences and perspectives on economy, society, and state. This third generation's reorientation was a common phenomenon in Europe, and the Balkans did not diverge from it.

CHAPTER FOUR

GENDERED BUSINESS: MERCHANT LADIES AS ENTREPRENEURS

To talk to Mrs. Dimitrika, who is not here now, is quite useless *because she is a woman* [my italics], but I heard that Mr. Gusho, her representative would be here [in Constantinople] soon. I will try to convince him that she should withdraw her claims.¹

This is an excerpt from a letter exchanged between two merchants about bishop Panaret Pogonianis, who owed money to Mrs. Dimitrika. She intended to go to court over the matter, which would have been ruinous to his reputation and finances.² The quote captures three themes, which this chapter explores: women's discreet entrepreneurial activities; limitations, on the one hand, that women faced in the late eighteenth and nineteenth-century Ottoman Empire, and diverse strategies they used to attain results, on the other. Last, it highlights the practice of merchant mediation in private disputes. Compared to the numerous studies on the ideological and political restrictions of women, their economic agency until recently has not been explored. To the extent that such research exists in the Western European context, its focus is largely on the industrialization and its impact on the family composition and the emergence of female labor force. Reasons for such neglect include a lack of direct primary sources, male-shaped accounts from contemporaries, and the influence of so-called "separate spheres" ideology on research.³ However, these various explanations of economic marginalization of women in the nineteenth century have been challenged by more recent studies introducing notions of the "segmented sphere."⁴

¹ Khristo Tüpchileshtov to Khristo Georgiev, 17 May 1865. BIA-NBKM, f. 6, IA 8986, 423–424.

² Khristo Georgiev to Khristo Tüpchileshtov, 20 July 1865. BIA-NBKM, f. 6, IA 1060, The letter shows how the two above-mentioned merchants tried to mediate the dispute with the intervention of the Greek merchant Theologos in Constantinople.

³ Leonore Davidoff and Catherine Hall, *Family Fortunes. Men and Women of the English Middle Class 1780–1850*, Revised Edition. (London: Routledge, 2002), XVI. Since its first edition in 1987, the thesis of "separate sphere" inflamed heated debates.

⁴ Robert Beachy, Beatrice Craig and Alastair Owens, eds., *Women, Business and Finance in Nineteenth-century Europe. Rethinking Separate Spheres* (Oxford: Berg, 2006), 17.

An examination of scattered primary sources reveals that women had more prominent business experience than previously thought, such as ownership and management of rural and urban property, credit activities, participation in the putting-out system, retail commerce, and investments. Unlike the abundant materials available for exploration and description in the first three chapters, more imagination is required in piecing together information about women's business activities in order to reconstruct the social relations within and among various generational, social, religious, and ethnic groups. As far as research that touches upon women's economic role, social status, and business experiences exists, it is mostly based on the analysis of two types of sources – Ottoman court decisions and probate inventories.⁵ This chapter offers more variegated perspectives through a plethora of sources, such as private letters, diaries, contracts, commercial ledgers, epistolary manuals, wills, obituaries, travelogues, and memoirs, which contain both direct and indirect information about women as *homo economicus*. Furthermore, when marriage patterns, female education, and economic activities are considered together, each casts a sharper light on the other. This chapter follows the general approach of the book; namely, it is organized around three generations: the mothers, the wives, and the daughters. It is based mostly on qualitative analysis, using a quantitative approach whenever necessary and possible. I argue that active female economic engagement in the Ottoman Balkans occurred predominantly within the first third of the nineteenth century. Since the 1840s, a period that overlaps with the Tanzimat, women of some means were mostly excluded and relegated to the status of renters, as

⁵ There is voluminous research based on *kadı* (court) records. Some of the pioneering works in the field belong to Ronald Jennings, "Women in Early Seventeenth Century Ottoman Judicial Records – the Sharia Court of Anatolian Kayseri," *JESHO* 18, no. 1 (1973): 53–114; Haim Gerber, "Social and Economic Position of Women in an Ottoman City, Bursa, 1600–1700," *IJMES* 12, no. 3 (1980): 231–244; Suraiya Faroqhi, *Men of Modest Substance: House Owners and House Property in Seventeenth-Century Ankara and Kayseri* (Cambridge: Cambridge University Press, 1987); Colette Estabelet and Jean-Paul Pasqual, "Pèlerinage et commerce à l'époque ottomane. Les inventaires après décès de 135 pèlerins mort à Damas à l'aube du XVIII^e siècle," *Turcica* 28 (1996): 117–163. See also some of the contributions in Madeline C. Zilfi, ed., *Women in the Ottoman Empire. Middle Eastern Women in Early Modern Era* (Leiden: Brill, 1997). About the Balkans, see Olga Todorova, "Müzhki Vremena?" (Zhenata v publichnoto prostranstvo prez pürvite stoletia na osmanskoto vladichestvo," in *Kontrasti i Konflikti "zad kadür" v bülgarskoto obshtestvo prez XV–XVIII vek*, eds. Elena Grozdanova et al. (Sofia: Izdatelska kùshta "Gutenberg," 2003), 63–153; Amila Buturović and Irvin Cemil Schick, eds., *Women in the Ottoman Balkans. Gender, Culture and History* (London: I.B. Tauris, 2007); Evdoxios Doxiadis, *The Shackles of Modernity. Women, Property, and the Transition from the Ottoman Empire to the Greek State (1750–1850)* (Cambridge, Massachusetts and London: Department of the Classics, Harvard University, 2011).

the introductory quote, *supra*, suggests.⁶ At the same time, women from the poorest stratum engaged in putting-out production, home services as maids, and later as industrial labor. Those opportunities reflected not only shifts in the economy but also changes in the social fabric, and legal, political, ideological, and cultural developments. That is, although aspects of industrialization and modernity varied according to geographic areas and chronological periods, women's economic visibility was reduced to certain branches of retail trade, property renting, and credit activities.

Merchants' Mothers

As Leonore Davidoff and Catherine Hall have argued, family was the basis of almost all economic transactions, and marriage "structured the meaning of property for men as well as women."⁷ In this section, I will focus on mothers' relationship to children and the concept of wives as a bridge between fathers and sons in property transfer. The most abundant information about female entrepreneurship, though, concerns widows.

Consider Khristo Tüpchileshtov's case study. Doda Georgova was the widow of Petko Stoianov, an abacı of Kalofer. As mentioned in Chapter One, he owned a tavern and dükkân and traded in aba in Istanbul and Izmit, where he died in 1822. Petko left his wife with three sons and a fortune of 18,430 kuruş.⁸ Doda was responsible for the shop when her husband was away on business. Upon his death she went to Izmit, repaid all his debts and took back the unsold merchandise. That journey lasted some 20 to 25 days and turned her into a local celebrity – she was considered a "semi-pilgrim."⁹ Actually, she became a full-fledged pilgrim in 1859 after visiting the Holy Lands.¹⁰ Her trip to Anatolia deserves attention as a most unusual practice. The Greek records of the Plovdiv's bishopric reveal similar situations. However, all the widows conferred a proxy upon a male representative for arranging the collection of debts and other business

⁶ Conversely, the period of the 1850s and 1860s attests to a peak in Russian female entrepreneurship due to rapid economic and political transformations, which created a favorable climate for integrating women into business activities. Galina Ulianova, *Female Entrepreneurs in Nineteenth-Century Russia* (London: Pickering & Chatto, 2009), 107–109.

⁷ Davidoff and Hall, *Family Fortunes*, XVII–XXVIII.

⁸ BIA-NBKM, IIA 7905.

⁹ Nikola Nachov, *Khristo Tüpchileshtov. Zhivot i negovata obshtestvena deĭnost* (Sofia: B. A. Kozhukharov 1935), 25.

¹⁰ BIA-NBKM, f. 6, IA 5135.

affairs in Asia Minor, Egypt, and India.¹¹ Doda's example illustrates two of the principal ways of acquiring property by women; namely, inheritance and collecting debts. Other forms included will, dowry, and gift giving. Galina Ulianova employed a model with two types of property transfer in Russian female entrepreneurship: vertical (inheritance, dowry) and horizontal (debts and commercial transactions). The former, dominating the first half of the nineteenth century, was embedded in a patriarchal gender framework.¹²

With regards to inheritance, a substantial difference existed between the *şeriat* and the Roman-Byzantine law adopted by the Eastern Orthodox Church. The former fixed the shares of the inheritable property according to both descending and ascending lines, but male legatees had a distinct advantage. The Orthodox Church and local self-governing councils, meanwhile, held that all children have equal inheritance rights regardless of their gender.¹³ However, cases of multiple testaments demonstrate that equality and share sizes varied. For example, a dividing protocol (1838) of Gabrovo reveals that four brothers received immovable property and furnishings as follows: 5,003, 5,313, 5,458, and 4,093 k.; while two sisters ended up with only 1,050 k. each. What is more, the brothers acquired houses and parts of a han while the sisters received rural property, such as meadows.¹⁴ There were other cases of inheritance where local notables intervened in favor of the mother. For example, the will of a certain Damian who left his house to his two sons was approved by the court in Plovdiv, but the local elders thought that "it is more common that the property stays with their mother, which afterwards would be conferred upon the sons" and that was what they did.¹⁵

Women also seemed to be more open to negotiations – the Plovdiv bishopric's records revealed a high frequency of houses sold by women, as well as various strategies of what Madeline Zilfi called a "bargain for security."¹⁶ A sale contract of Plovdiv (1833) indicates that a certain Mor-

¹¹ There were multiple examples of such practices. See Ivan Snegarov, "Grütski kodeks na Plovdivskata mitropolia," *SBAN* XLI, 2, 1946: 230–231, 308.

¹² Ulianova, *Female Entrepreneurs*, 123, 197.

¹³ Nikolai Todorov, *The Balkan City 1400–1900* (Seattle: University of Washington Press, 1983), 130.

¹⁴ RIM-G, Inv. no. 399, 46, 81.

¹⁵ BIA-NBKM, f. 183, a.e. 34, 247.

¹⁶ Madeline C. Zilfi, "Muslim women in the early modern era," in *The Cambridge History of Turkey*, vol. 3, *The Later Ottoman Empire, 1603–1839*, ed. Suraiya Faroqhi (Cambridge: Cambridge University Press, 2006), 238.

foula sold her house to çorbacı Voulko Kourtovich for 3,000 k., stipulating that she would live in one of the rooms until her death: “No one will have the right to evict her neither Voulko nor someone from the parish, not even somebody from the mahalle.”¹⁷ Another record discloses that kyria Nina, a widow, donated 1,300 k. to the church under the condition that she would receive an interest of 130 k. until she dies.¹⁸ A third contractual instance discloses an agreement signed between Ilije Plavšić and his wife Marija (1778), which dealt with her security in case of his death. She would inherit 300 florins from his house and could sell her share, and neither her nor his sons could violate this will.¹⁹ In 1844, a certain Slava Karabadzhechkina donated to the church in Türgovishte (Eski Cuma) her houses with a courtyard and “would live there until she dies.”²⁰ Especially poor, widowed, and aged women in Greece also offered such donations to monasteries.²¹ All of these examples from various geographic locations provide insights into interactions with multiple institutions at the level of mahalle (city quarter), municipal council, church, and courts that mothers used to secure their incomes.

There were other ways of property management practiced by the generation of the mothers. Recall the example of Doda Georgova, who gave half of the inherited sum (18,430 k.) to her older son Khristo Tüpchileshtov (16-year old then). He continued his father’s occupation as an abacı – being both producer and trader in aba. Four years later she gave to all three sons three-quarters of the father’s capital, and two years later the rest of it. Thus, in eight years the sons increased their capital by almost 40 percent, up to 25,732 k. Nikola Nachov, a historian of the town of Kalofer, has stated that Doda falsely claimed to borrow money without interest from a local female friend of hers. Eventually she confessed the identity of the real benefactor and explained where money came from.²² This account, if true, is quite evocative about three practices. First, the mother was very well aware of money lending at interest, which varied at that time between 8 to 20 percent (see Tables 1 and 2), and quite probably she herself was a lender. Research has suggested that women, and particularly

¹⁷ Snegarov, “Grütski kodeks,” 350–351.

¹⁸ Ibid., 221.

¹⁹ AS, GP-20.

²⁰ Iordanka Petkova, and Khristo Temelski, eds., *Eskidzhumańska (Türgovishtka) tsürkovna kondika 1818–1882* (Sofia: Narodna Biblioteka “Sv. Sv Kiril i Metodii,” 2006), 278.

²¹ Doxiadis, *The Shackles of Modernity*, 148.

²² Nachov, *Khristo Tüpchileshtov*, 28–29.

single women in England, were major sources of cash in the local lending market, charging a similar interest rate of 10 percent.²³ The claim regarding the other female friend validated the widespread practice of female credit activities. Second, Doda took the risk of reinvesting some of the money in long-distance trade and continued her late husband's local business as well. Last, the business model of mother and adult son, which Doda's case illustrated, was also practiced in Macedonia.²⁴ For example, in an autobiographical note (1811), Ğurčin Kokaleski, a trader in cattle from around Prilep, wrote that his mother (a widow) not only sent him to learn a craft and a language (Albanian), but also suggested that he negotiate his loans with his Turkish creditors.²⁵ Similarly, a certain Koliuvitsa Stanovata from Gabrovo, together with her son, took a loan (in 1812) of 50 k. from the Sakhatchiiski brothers.²⁶

Although Table 1 covers a very short period, it illustrates most of those trends – more affluent women lent money at the lower levels of interest rates in the 1820s and provided multiple small loans. As debtors, however, the amounts women borrowed were even smaller. Also, the number of women debtors was five times more than creditors.

Table 1. Women's Economic Transactions, Tŭrnovo, 1823–1827

Buyers	Sellers	Wills	Creditors (in kuruş)	Debtors (in kuruş)
0	1	1	3	15
			8–12% interest	X
			10,100 total	2,563 total
			loans range: 500–800	170 average amount

Source: Ivan Snegarov, "Drug Tŭrnovski Tsŭrkoven kodeks (Za uchilishta, enoriiski tsŭrkvi i manastiri)," *GSU- Bogoslovski fakultet* XVIII, no. 2, (1940–1941): 3–95.

²³ Amy L. Erickson, *Women and property in early modern England* (New York: Routledge, 1993), 81.

²⁴ In Russia, the mother-adult son model for conducting business was also practiced in the 1830s and 1840s. Ulianova, *Female Entrepreneurs*, 108.

²⁵ Ljuban Lape, ed., *Domashni izvori za makedonskata istorija* (Skopje: Drzhavno knigoizdatelstvo na NR Makedonija, 1951), 9, 13.

²⁶ The same list of debtors showed that a certain ĉorbacı Safcho, took a loan of 600 k., which is instructive about the existing social stratification. RIM-G, Inv. no. 399, 46, 54.

There is another instance of a widowed mother, who also supported her sons' entrepreneurial activity. Anna Simova from Kalofer asked her brother-in-law to help her with debtors.²⁷ She wanted her loan money back as well as advice for her two sons who were aspiring merchants.²⁸ Maria Komsieva, a merchant's wife and a mother from the same town, also handled property disputes. She owned a house purchased in 1860 by her late husband for 150 Ottoman liras. The previous owner wanted to get the house back, offering to return the original sum plus 30 additional liras. The local elders and her son agreed on this deal, but Komsieva asked for the approval of her brother Khristo Tüpchileshtov.²⁹ Other examples, such as complaints lodged in the Aegean islands of Naxos and Mykonos exposed the fact that women regularly appeared in court to seek their property rights, and one-third of them were widows.³⁰ It appears to have been a common practice for widows and mothers to step into a family business, but also to seek and expect help from local council and male relatives. Often they needed to have a male legal representative. There were only eight cases in Plovdiv bishopric's records of female representatives, and in one of them the daughter was later replaced by a male vekil (see Table 2). Other examples confirm the general rule of employment of a male manager-cum-representative for Muslim widows as well. A case in point was the female owner, called "hanımka,"³¹ of two çiftliks in the late 1860s, near the town of Burgas. She lived in the Ottoman capital.³² The contract with the Bulgarian entrepreneur Todor Brakalov was finalized in 1868 for eight years at the price of 160,000 k.³³ Another letter from 1861 also revealed an inter-ethnic business contact, such that a Muslim woman, "the wife of Gavanduzoğlu Hasan Bey," owed money to St. M. Hintloğlu from Plovdiv, and he tried to get an order to ensure the return of his debt.³⁴

²⁷ Seeking help from a brother-in-law was a common practice and even a sample letter was included in epistolary guides. Michaël Chrētidis, *Epistolarion koinōpheles* (Bucharest, 1837), 125–126.

²⁸ Anna Simova to Khristo Tüpchileshtov, 8 October 1860. BIA-NBKM, f. 6, IA 4871.

²⁹ Dragan Mandzhukov to Khristo Tüpchileshtov, 5 November 1863. BIA-NBKM, f. 6, IA 2559.

³⁰ Evdioxios Doxiadis, "Property and morality: women in the communal courts of late Ottoman Greece," *Byzantine and Modern Greek Studies* 34, no. 1 (2010): 66.

³¹ A combination of the Turkish word *hanım* (woman) with a Bulgarian diminutive ending. Note that her name was not mentioned in the documents.

³² Similarly, noble proprietresses of huge farms in Russia, who lived either in Moscow or Petersburg, used male managers to arrange production. Ulianova, *Female Entrepreneurs*, 47.

³³ BIA-NBKM, f. 6, IA 525; IA 530.

³⁴ Khristo Tüpchileshtov to St. M. Hintloğlu, 23 October 1861. BIA-NBKM, f. 6, IA 8982, 15.

A similar combination of multiethnic collaboration with a male vekil was the case of Hatice Alem hanım who sold immovable property estimated of 6,000 Ottoman liras to the Sliven merchant Ruscho Mirkovich through her Armenian representative Ohanez Pamakian in 1881.³⁵ Muslim upper class women, and those from wealthy merchant families, experienced “male-mediated lives.”³⁶ That often seemed to be the case for their less affluent counterparts, both Muslim and non-Muslim.

While these examples belong to a more prosperous stratum, one can also find information about women’s participation in putting-out production of wool; namely, *çorapçılık* (knitting and trade in socks) and weaving *aba*. Such an instance was mentioned in Rada Kirkovich’s memoirs. Her family was from the mountainous town of Koprivshtitsa. Her father abandoned the family, and her mother was forced to “undertake her old business” – receiving raw materials from a local entrepreneur and knitting socks at home for local and distant markets.³⁷ In a similar vein, Frantzeska or Fraskō the wife of the Myconos merchant Markos Kalogeras, together with her aunt, was also knitting socks.³⁸ Payment for such work, which was widespread, was often delayed – as a letter (1826) by the Sofia merchant Georgi Pazarbaşı to his brother attested. He was out of cash and needed more money to remunerate the women (who “did not leave him in peace”) for the ready socks.³⁹ These cases are typical of putting-out production and demonstrated women’s vulnerability to issues of liquidity, which plagued the economy.⁴⁰ The examples also suggest that women did not sign contracts.

Other commodities produced by women included *aba* in Kalofer in Sliven, Samokov (*gaitan*), and Kotel (*yağmurluk*, broadcloth). Another example of the putting-out system was the *aba* production organized by two male partners in the region surrounding Kotel in 1874–1878. They were giving women wool to weave. An account from the first three months of 1876 showed that 50 women had weaved 100 *okkas aba* and were paid 297 k.

³⁵ BIA-NBKM, f. 169, 137.

³⁶ Zilfi, “Muslim women in the early modern era,” 244.

³⁷ Rada Kirkovich, *Spomeni* (Sofia: Pechatnitsa Kambana), 1927, 2–4.

³⁸ It seemed to be a common practice that merchants’ wives would have a separate from their husband’s business or participate in his enterprise. Vasilēs Kremmydas, *Emporoi kai emporika diktya sta chronia tou eikosiena (1820–1835). Kikladites emporoi kai ploiktes* (Athēna: Naytiko Mouseio Aigaiou, 1996), 93.

³⁹ Kirila Vūzvūzova-Karateodorova and Lidia Dragolova, eds., *Sofia prez Vūzrazhdaneto* (Sofia: Dūzhavno izdatelstvo “Narodna prosveta,” 1988), 16.

⁴⁰ Between 1780s and 1850s the prices increased between 12 to 15 times. Şevket Pamuk, “Prices in the Ottoman Empire, 1469–1914,” *IJMES* 36 (2004): 456.

or 3 k. per okka.⁴¹ Similarly, in 1869 in Samokov, Nisimachi Arie began to distribute wool to local women and bought from them ready şayak (finer quality cloth), which he sold in Macedonia. Later, he did the same with gaitan, which was also an appealing commodity in Macedonia.⁴² Todorov has contended that serious hostility against the implementation of imported machines came not from the guilds but from women, as in the case of female workers in Samokov in 1851.⁴³ The process of substituting female seasonal labor by machines is illustrated by a çiftlik near Burgas. As noted in Chapter Two, the owner had hired 200 instead of 450 female harvesters from the mountainous town of Elena and decided to buy a reaping machine from Istanbul in 1868.⁴⁴

It is worth mentioning that the two main versions of putting-out system; namely, working with either the entrepreneur's raw materials or their own wool seemed to coexist sometimes in the same place and among the same women. Although many women were engaged in various stages of production, social stratification was evident among women engaged in mass production – the well-off ones were doing the same, but they were asking poorer neighbors to sell their production on the market, according to Madzharov's memoirs. It was common for a husband before leaving for six months to buy flour, wood, and 15 to 20 okka wool. Having such a supply and selling socks, a spouse with children would manage to cover all other home expenses.⁴⁵ It was this type of absence that was the most often cited as grounds for divorce in the bishopric registers in the nineteenth century. These complaints shed light not only on the migrations and mobility of men but were also indicative of changing family relations and erosion of the patriarchal regime.⁴⁶ And yet so many single women and mothers sought support from elders and male relatives as previously noted. Moreover, women's physical mobility was quite limited with the exception of pilgrims, Greek diaspora women, and Cincars' wives, who,

⁴¹ Ivan Rusev, *Firmi i manifakturi v Slivensko-Kotlenska raion prez Vŭzrazhdaneto* (V. Tŭrnovo: Faber, 1996), 159–161.

⁴² MS-NA, Khronika, II, a.e. 1, 205–208.

⁴³ Todorov, *The Balkan City*, 236.

⁴⁴ BIA-NBKM, f. 6, IA 530.

⁴⁵ Mikhail Madzharov, "Na Bozhi Grob predi 60 godini," in *Kniga za bŭlgarskite had-zhii*, eds., Svetla Giurova and Nadia Danova (Sofia: Akademichno izdatelstvo "Prof. Marin Drinov," 1995), 31.

⁴⁶ Svetlana Ivanova, "Judicial Treatment of the Matrimonial Problems of Christian Women in Rumeli During the Seventeenth and Eighteenth Centuries," in *Women in the Ottoman Balkans. Gender, Culture and History*, eds. Amila Buturović and Irvin Cemil Schick (London: I.B. Tauris, 2007), 173–174.

accompanied by their children, would follow their husbands to Serbia and even to the Habsburg Empire.⁴⁷ Although the majority of women's work was informal, seasonal, sporadic, or a combination of these, supplementary labor permitted them a more active economic presence but did not diminish their other tasks as mothers and housewives. Many scholars consider practical skills of household management as part of female inconspicuous economic agency.

Merchants' Wives

The most significant moment in a woman's life was her marriage. It defined her social status. In most primary sources that I found women were identified by their relations to others: the husband's name, profession, or the father's attributes almost invariably defined women but not their own status or occupation. It is known that many marriages were arranged, especially for women who were born into well-off families that offered substantial dowry. Dowry was a marker of a family's financial and social standing.

Early female marriages and even earlier betrothals were the norm. A case in point was Cincars' model of late male marital age, which Popović called the "Greek bridegroom," suggesting an older male and young female. For example, Andrija Dada, a Belgrade merchant married at the age of 42 and his wife, the daughter of the merchant hacı Grabov was 16-years old; Guša Popović of Smederevo married at age 33 when his wife was just 14.⁴⁸ In another case, the archbishop Dionisije advised a priest in Sarajevo to stop marrying young women to old men, or if this is unavoidable the husband must secure her financially.⁴⁹ Despoina Vlamē has also discussed late male marriage as typical for Greek merchants and explained this phenomenon as indication of professional ambition for success.⁵⁰ Most Greek diaspora marriages were "heavily endogamous" and consequently based

⁴⁷ Despoina Vlamē, "Gynaikes, oikogeneia, koinōnia tēs emporikēs diasporas 180s–190s ai." *Ta istorika* 23, no. 45 (December 2006): 248; D. J. Popović, *O Cincarima. Prilozi pitanju postanka našeg građanskog društva* (Beograd: Prometej, 2000), 334.

⁴⁸ Popović, *O Cincarima*, 71, 85.

⁴⁹ Mitropolit Dionisije to pop Stefan Popović, 17 August 1857. Nedeljko Radosavljević, ed., *Grada za istoriju Sarajevske (Dabrobosanske) mitropolije 1836–1878* (Beograd: Istorijski institut, 2007), 64.

⁵⁰ Vlamē, "Gynaikes, oikogeneia, koinōnia," 258.

on a model of contracted marriages.⁵¹ As Ioanna Minoglou highlighted, women's roles in business were pivotal, due to the "predominance of the family in Greek society and business." This "familiocracy" was particularly favorable for women's participation in the diaspora mercantile business system.⁵² Marriage was also important to young merchants for opening doors to richer families. Such was the case of h. Khristo Rachkov, who married in 1794 to the daughter of the rich then *çorbacı* h. Dragan.⁵³ The elder son of Khristo Tüpchilestov married the daughter of Todor Kesiakov, a wealthy merchant in Filibe in 1867. The bride's brother proposed the marriage in 1866.⁵⁴ This fraternal role in arranging a sister's marriage was corroborated as a common practice in a property division protocol of 1836 when a brother received a house on the condition of taking care of his mother and marrying one of his sisters.⁵⁵

The information about arranged marriages should not be interpreted as meaning that women were just passive instruments for accumulating money and property and achieving upward mobility. On the contrary, Orthodox canonical law recognized women as owners of their dowry and heirs of their husbands' property as well as the children from the same and previous marriages – and even the late husband's siblings.

As Table 2 indicates, there were 96 cases of immovable property arrangements within the family registered in the Plovdiv bishopric's records. Most arrangements were about houses and urban commercial properties. Women more often received property from their husbands (37) than their parents (29) inasmuch as they already had obtained their parents' dowries. In accord with Islamic law, not only did women keep their dowry separate, but husbands had to pay their betrothed wives a sum called *mahr* or *mehr*; thus marriage was constituted as a property contract. A common practice was to divide the payment of *mahr* in two parts: one advanced during the time of marriage and a delayed portion payable after divorce or death of the husband or spouse.⁵⁶ Those

⁵¹ Ioanna Minoglou, "Women and Family Capitalism in Greece, c. 1780s–1940," *Business History Review* 81 (Autumn 2007): 522. For Odessa merchants see Patricia Herlihy, "Greek Merchants in Odessa in the Nineteenth Century," *Harvard Ukrainian Studies* III/IV (1979–1980): 416.

⁵² Minoglou, "Women and Family Capitalism in Greece," 517, 523.

⁵³ Petür Tsonchev, *Iz stopanskoto minalo na Gabrovo* (Gabrovo: "Otvoreno Obshtestvo," 1996), 596.

⁵⁴ BIA-NBKM, f. 6, IA 2339; IA 8988, 402–403.

⁵⁵ Snegarov, "Grützki kodeks," 376.

⁵⁶ Colin Imber, "Women, Marriage and Property: Mahr in the *behcetü'l-Fetava* of Yenişirli Abdullah," in *Women in the Ottoman Empire*, ed. Madeline Zilfi, 81, 86, 98.

Table 2. Women's Economic Visibility, Plovdiv 1781–1845

Buyers	Sellers	Family Transactions	Inheritances	Wills	Female Literacy	Women Creditors (in kuruş)	Women as Representatives (vekil)
			From Parents	Female	Male	Literate	Illiterate
5	20	96	29	34	16	75	79
			From Husbands	37			
						39	8
						400–17,187	
						10–20% interest	

Source: Ivan Snegarov, "Grütski kodeks na Plovdivskata mitropolia," *SBAN* XLI, 2, 1946: 179–396.

provisions might explain why Christian women were surprisingly frequent claimants in Ottoman courts.

Other sources provide additional evidence not only about wives' property and cash ownership, but also how they invested money in their husband's enterprises. A case in point was Marino, the wife of the captain Georgi Aggeli of Mykonos. In 1817, she skillfully navigated both the local communal court and the General Consul of Russia in Izmir, as her husband was a Russian protégé and she herself was an Ottoman subject.⁵⁷ She managed to freeze the assets of some of her husband's debtors as well as some of her own (invested as she was in a brigantine whose captain was her own husband).⁵⁸ Dividing property protocols and business agreements affirmed women as economic actors, too. A contract, called "note," was signed in the town of Kalofer (1841).⁵⁹ Three sisters Anna, Gena, and Lala inherited from their deceased father a substantial amount of properties: a house, a dye-house, dükkâns, fulling mill, water mill, saw-mill, cultivated land, meadows, planted roses, vineyards, copper, home furnishings, and cash. The agreement stipulated that the division of all of those properties should be done in a "brotherly [sic] way" and "because neither of them could write, each asked her husband to sign on her behalf."⁶⁰ A later contract from 1844, drawn up in Kalofer, specified that Lala received 18,150 k.⁶¹

The story continued in two other contracts. The first of these (1847) was about setting up a partnership between the Tüpchileshtov brothers for two years; they invested a total 388,896 k. The agreement was renewed in 1849 and shed information on one of the above-mentioned three sisters.⁶² Gena, the second sister and wife of Khristo Tüpchileshtov, inherited the water mill.⁶³ In addition, she received 100,000 k. and invested the sum with interest in her husband's company; for a year her money increased by 10 percent – up to 110,000 k.⁶⁴ The third sister also invested her cash share (or part of it) from the inheritance – 10,000 k. in her husband's company in 1857.⁶⁵ Another instance of female family investment practice added

⁵⁷ It seems that women were not included in the protégé system.

⁵⁸ Doxiadis, "Property and morality," 68.

⁵⁹ TsDA, f. 2066k, 1, 66–67.

⁶⁰ TsDA, f. 2066k, 1, 66.

⁶¹ TsDA, f. 2066k, 1, 67.

⁶² BIA-NBKM, II A 7907.

⁶³ It was later – in 1868 – sold by her husband Khristo Tüpchilestov, BIA-NBKM, f. 6, IA 6649.

⁶⁴ BIA-NBKM, IIA 7907.

⁶⁵ BIA-NBKM, f. 6, IA 24935.

Atanas Simov, who in 1865 took 46,000 k. as part of his wife's heritage under the condition "to return money whenever she wants it back."⁶⁶ Similarly, Grigorios Kouppas used his wife's dowry to support a joint venture with his brother-in-law in the 1870s. There were cases where a wife could also sell her dowry in order to save her husband from bankruptcy.⁶⁷ Some of the Greek diaspora women were more explicitly involved – becoming shareholders in *société anonyme* companies in which their husbands held major stakes. Also, they provided a few examples of women who established their own enterprises. In Marseilles fifteen widows owned commercial companies among the 101 Greek merchant houses in 1880.⁶⁸

All these instances illuminate a couple of important social and economic phenomena. First, women were not strangers to business; moreover, customary as well as canonical and Muslim laws supported their financial viability through dowry and inheritance practices. However, they rarely appeared in business contracts as signatories or executors of wills.⁶⁹ Second, many female heirs negotiated the commercial property and cash and reinvested their assets in their respective nuclear families. All three sisters were married to merchants. Possibly these marriages were arranged, considering that these women originated from well-to-do family.

These examples suggest that women from more affluent backgrounds carried on more diversified economic activities, but were limited in the conduct of direct business, acting more as silent (literally and metaphorically) partners in a commenda partnership. A manuscript of a Commercial Guide (1843) corroborated their inferior status: a bill of exchange could be issued only by a "free man, i.e. merchant or artisan," all the bills issued by "priests, military ranks, servants, minors or *women* [my italics]," were considered invalid, and the courts would not recognize them.⁷⁰ Although men and women operated in the same "joint sphere" they were not equals;⁷¹ gendered economic discrimination was often institutionally reinforced. For example, in England the doctrine of *coverture* in marriage and primogeniture in inheritance prevailed – married women were

⁶⁶ BIA-NBKM, f. 6, IA 23375.

⁶⁷ Minoglou, "Women and Family Capitalism," 525.

⁶⁸ Ibid., 525–526.

⁶⁹ The contract of 1864, co-signed by Klara Klir and her husband Karl Klir, was an exception. The latter set up a partnership with Jovan Nedeljkovic for production and trade in sausages for three years. Although the agreement did not mention her name, she went to Belgrade municipality and offered her signature. Branka Prpa, ed., *Živeti u Beogradu. Dokumenta uprave grada Beograda*, vol. 3 (Beograd: Istorijski arhiv Beograda 2005), 352–353.

⁷⁰ NA-BAN, 84k III, 3.

⁷¹ Beachy, Craig, and Owens, eds., *Women, Business and Finance*, 2.

not only deprived of the right to sign a contract or sue or get credit in their name, but also were entitled to only one-third of their late husbands' property. Furthermore, under common law the property they brought to marriage, such as dowry, was immediately appropriated by their husbands.⁷² By contrast, according to Roman-Byzantine law, husbands were able to manage and safeguard their wives' property but did not own it.⁷³ Both contexts were in stark contrast to nineteenth-century Russian female entrepreneurs. Ulianova has argued that it was precisely the legal safeguarding of separate female property in marriage that "was the key factor in the development of female entrepreneurship." Moreover, throughout the century their economic activities were expanding and diversifying because the legislation did not treat female entrepreneurship as a special case.⁷⁴

In the Ottoman Empire, many wives did not hesitate to go to court to redeem their property received through dowry or inheritance. For example, the non-Muslim wife of the non-Muslim Krūstiu Miladinov went to kadi court in Sofia in 1776 to request 12,000 *akçe* (100 kuruş) from her husband, and the court ruled in her favor.⁷⁵ Sophia Laiou has also contended that non-Muslim *reaya* (tax-paying subjects) women opted for Muslim courts when expecting more favorable decisions and demonstrated some knowledge of Islamic law, gained from everyday social interactions between Christians and Muslims.⁷⁶ Other cases, particularly in the Greek islands of Naxos and Mykonos, showed that women frequently went to communal courts with various property claims.⁷⁷ In 1846, Katarina, a widow of the Šabac merchant Nikola Ninić, sued successfully his two brothers in order to get back a debt of 112 cesara.⁷⁸ Another example of a woman addressing a court was Rahil, the wife of Isak Koen, who lodged a claim at the court in Belgrade (1849) against Josef Cvi Kohn for a debt of 4,000 groša. The local Jewish community sought to establish a court of Jewish traders

⁷² Erickson, *Women and property*, 3–5, 24.

⁷³ Evdoxios Doxiadis, "Legal Trickery: Men, Women, and Justice in Late Ottoman Greece," *Past and Present* no. 210 (Feb. 2011): 134–135.

⁷⁴ Ulianova, *Female Entrepreneurs*, 2–4.

⁷⁵ Vera Mutafcheva et al., eds., *Rumelijski delnitsi i praznitsi ot XVIII vek* (Sofia: Izdatelstvo na Otechestvenia front, 1978), 267–269.

⁷⁶ Sophia Laiou, "Christian Women in an Ottoman World: Interpersonal and Family Cases Brought Before the Shari'a Courts During the Seventeenth and Eighteenth Centuries (Cases Involving the Greek Community)," in *Women in the Ottoman Balkans*, eds. Amila Buturović and Irvin Cemil Schick, 245, 259.

⁷⁷ Doxiadis, "Property and morality," 71.

⁷⁸ AS, NN-14.

to solve the dispute and avoid the lawsuit.⁷⁹ Luksa, the widow of Khristo Sakhachioğlu of Ruse, filed a complaint to a Rumanian court. She was owed 2,904 k. in 1861 and after addressing the Turnu Măgurele's tribunal received her money back in 1867.⁸⁰

Merchants' wives not only brought money into their husband's businesses but also inherited properties from them. For example, in 1859 Maria Simova complained that her husband died, and left without cash she had to live in her brother's house. She asked Khristo Tüpchileshtov for help getting back the properties of her deceased husband: a shop, including its rent, a house, and a vineyard. The elders of Kalofer supported her request in a separate letter.⁸¹ The letter affirmed that the composition of property derived from both immovable property (urban and rural) and collecting debts, which combines both vertical and horizontal mechanisms as articulated by Ulianova. Epistolary manuals also offered models of testaments, which endowed wives with property. Two epistolary guides from 1809 and 1815 explained that preparing a will was a common and required practice. In both cases, the wife was to be nominated as the first heir, followed by the son.⁸² It seems that in order to provide security for their daughters, women often wrote their wills. As Table 2 demonstrates, the ratio of female to male wills was more than 2:1 (34:16).

Examples from the archives vary. Thus, Luka Markos Leka's testament (1831), a merchant in Belgrade, left to his wife some land, a gold necklace, and cash worth 5,000 groša and to his two nephews 10,000 g., with his brother as guardian until their maturity. He gave nothing to his sisters and nieces.⁸³ However, a later report by the Magistrate of Rudnička nahija (1838) called for the court to continue the traditional practice of leaving movable property to the wife, while land was to be distributed among male kinsmen.⁸⁴ Similarly, inheritance of property in the Aegean islands was gendered, but dowry contracts revealed that houses were predominantly bequeathed to daughters.⁸⁵ Another example presents the testament of the Belgrade merchant Aleksa Velković (1865), who left his property in equal shares to his wife and minor daughter. The guardians who would

⁷⁹ Prpa, *Živeti u Beogradu*, vol. 2, 315.

⁸⁰ TsDA, f. 253k, a.e. 102, 81.

⁸¹ Maria Simova to Khristo Tüpchileshtov, 24 August 1859. BIA-NBKM, f. 6, IA 104; Kalofer's council to Khristo Tüpchileshtov, 24 August 1859, BIA-NBKM, f. 6, IA 105.

⁸² BAR, Mss sl. 413, f. 31, BAR, Mss sl. 738, f. 12.

⁸³ AS-KK, VIII, 315.

⁸⁴ AS-KK, XXVII, 236.

⁸⁵ Doxiadis, "Legal Trickery," 135–136.

maintain the property were males (his father-in-law and brother-in-law), but they were to do this in "consent and agreement with my wife." In addition, she should decide if she wanted to sell, rent, run alone or with a partner the grocery shop.⁸⁶ Greek merchants as well did not appoint women as executors of their wills, nor did they bequest their commercial companies or goods or bills of exchange to their female kin.⁸⁷

Interesting information is contained in the will of the previously mentioned h. Khristo Rachkov of Gabrovo, written before his pilgrimage to Jerusalem in 1803. He left 10,000 k., the house, and the han to his wife as well as a stipulation of her duty to take care of their children, but also that in the case of remarriage she would lose ownership of all of his property.⁸⁸ He also entitled his brother-in-law to trade in goods or lending money in the amount of 28,496 k., and his wife to collect debts totaling 42,666 k.⁸⁹ His trade involved many partnerships with Muslim, Rumanian, "Greek," and Russian merchants, and therefore, his wife was excluded from all international commerce, but on the other hand was trusted to handle local debt collection of a substantial amount, which included a healthy mix of Muslim and non-Muslim merchants. The debt collection would not be achieved without a male representative, though. Similarly, Evdoxios Doxiadis pointed out that on the Aegean islands there were cases in which the guardianship could be shared with a male relative, most often the brother of the deceased.⁹⁰

Other examples of immobile property transactions showed that wives participated in a formal contractual capacity. There was a house purchase case in Plovdiv (1784) by Dimitrios and Smaragda, husband and wife, both having signed the contract.⁹¹ Similarly, in Rusçuk (1872) a certain Rozental, an Austrian subject sold a house to the Christian Sophia through her husband for 2,000 k.⁹² It is commonly assumed that women preferred low risk and as a result low-income investments which

⁸⁶ Prpa, *Živeti u Beogradu*, vol. 3, 251.

⁸⁷ Minoglou, "Women and Family Capitalism," 526.

⁸⁸ Tsonchev, *Iz stopanskoto minalo*, 603. As Amy Erickson noted, there were three types of limitations on wives' bequests: to her widowhood (as in Rachkov's case), to life, and to child's maturity. Erickson, *Women and property*, 166.

⁸⁹ Tsonchev, *Iz stopanskoto minalo*, 603.

⁹⁰ Doxiadis, "Property and morality," 66.

⁹¹ Snegarov, "Grütski kodeks," 218.

⁹² Tsvi Keren, *Evreiskata obshnost v Rusçuk. Ot periferia na osmanskata imperia do stolitsa na Dunavskia vilayet* (Sofia: Universitetsko izdatelstvo "Sv. Kliment Okhridski," 2009), 225.

provided them with safe rental income.⁹³ There is the example of Greek female shareholders who in the 1850s and 1860s invested in small and medium-size marine insurance companies in the port cities of Patras and Ermoupolis.⁹⁴ Most research from various parts of the Ottoman Empire has confirmed that women were more often sellers than buyers of immovable property, a trend in contrast with men. Seventeenth-century *kadı* registers from Sofia, Vidin, and Ruse disclosed that in the case of inherited estates between 50 and 66 percent of all sales were carried out by women while the men's share varied between 23 and 38 percent.⁹⁵ In a similar fashion, women from eighteenth-century Aleppo had a significant presence in the urban property market, especially in house sales (64 vs. 36 percent).⁹⁶ The data for women as sellers vs. buyers from Plovdiv (20:5) and Tŭrnovo's (1:0) bishopric records corroborated this trend as Tables 1 and 2 demonstrate. Individual sources also confirm this tendency. For example, Frantzeska sold her brother Chadzē A. Batēs one "magazé" (warehouse) for 70 grosia in Mykonos in the 1780s.⁹⁷ In post-1830 Greece even the type of property, subject of transactions, was the same: land and houses.⁹⁸ The widow of Gavriilo Plavšić sold in 1805 a house, vineyard, and other properties for 15,500 f., which she inherited from him.⁹⁹ The *kadı* records from various provinces since the sixteenth century onward indicate not only the circulation of moveable and immoveable property but also strong evidence of women's determination to seek and protect their legal rights.¹⁰⁰

Another form of female entrepreneurship involved bookkeeping and account management. Madzharov wrote about his grandmother's control over the accounts, balance sheets, and the monitoring of his grandfather's workshop as well as her hiring of workers and other commercial activities. She even determined the price at which her husband would buy cotton in Serres. Madzhrov emphasized that she was not an exception and that

⁹³ Beachy, Craig, and Owens, *Women, Business and Finance*, 12–13.

⁹⁴ Minoglou, "Women and Family Capitalism," 530.

⁹⁵ Todorova, "Mŭzhki Vremena?," 99–102.

⁹⁶ Abraham Marcus, "Men, Women and Property: Dealers in Real Estate in Eighteenth-Century Aleppo," *JESHO* XXVI (1983): 144–146.

⁹⁷ Kremmydas also mentioned that this type of urban commercial property – *mağazé* – became a permanent staple of inheritances and *proikia* (dowry). Vasilēs Kremmydas, *Emporikes praktikes sto telos tēs Tourkokratias. Mykoniates emporoi kai ploiktētes* (Athēna: Naytiko Mouseio Aigaiou, 1993), 140.

⁹⁸ Doxiadis, *The Shackles of Modernity*, 169.

⁹⁹ AS, GP-25.

¹⁰⁰ Zilfi, "Muslim women in the early modern era," 238.

other wives were also quite active in their husband's trade, especially the ones that were involved in long-distance commerce: "I am talking only about commercial affairs because even today they are considered strictly a male domain."¹⁰¹ These practices were substantiated by an Epistolary Guide (1815), which showed samples of letters from a husband to his wife and vice versa.¹⁰² Also, Naum Krnar, a merchant from Moskopolje wrote to his wife Marija from Belgrade in 1812:

Kyra Marija, you should write me about what you have done with the debt. Hacı Todor told me [about that issue], but I want you to tell me about it since nobody has the right to bother you about my property, because everything I have is bought with my own money (aspras).¹⁰³

Consider another example, the case of Harikleia Petrocochinos who kept family business accounts in Marseilles in the 1840s, or the mother of Pouloudia Choremis who did the same in the early 1800s in both Chios and Alexandria.¹⁰⁴ This type of women's business involvement is not surprising, keeping in mind that the generation of the fathers did not yet have a sedentary existence, and considering the level of trust and the (slow) pace of information flows that required to maintain business within the family. Another important factor involved in this aspect of female economic activity was the level of literacy. Since much of the evidence of female entrepreneurship is circumstantial, one might be surprised to find out that women signed many transactions recorded in Plovdiv. Table 2 shows that the ratio of literate to illiterate women was 1:1 and attests to the rather high rate of women with some level of literacy – 75 out of 154.

Although there is enough evidence to suggest a higher degree of women's involvement in retail trade, sources tend to obscure that level of participation. There were few direct notes about women in the tavern business.¹⁰⁵ The wife of Žarko Vasilević/Vasilijades, a shoemaker in Belgrade, arrived in the city after he moved there from Siatista. After his death, she ran his shop with one journeyman (*kalfa*).¹⁰⁶ In another case Sosana, a widow of Jovan Lazuević, also from Belgrade, lodged a complaint to the Belgrade Council in 1841 against the Turkish voyvoda (administrator) – the latter was claiming a spot in front of her house where she began a construction

¹⁰¹ Mikhail Madzharov, *Spomeni* (Sofia: Izdatelstvo Bŭlgarski pisatel, 1968), 46–47.

¹⁰² BAR, Mss. sl. 413, 20–21.

¹⁰³ Popović, *O Cincarima*, 257–258.

¹⁰⁴ Minoglou, "Women and Family Capitalism," 525.

¹⁰⁵ Popović, *O Cincarima*, 73.

¹⁰⁶ *Ibid.*, 333–334.

of dükkân.¹⁰⁷ Two widows, according to magistrate acts, were mentioned as “illegally trading” in Bela Cvkva in 1837.¹⁰⁸ *Waqf* registers from Salonica (1838–1839) contained a list of tavern and dükkân renters that revealed a very high Jewish female presence: in food production 63 percent of all Jewish renters were women as were 100 percent of tavern renters. The document is silent about the situation – were they selling and performing a male occupation or were they just owners of *gedik* (the right of possessing a dükkân or the right to exercise a certain profession).¹⁰⁹ Unlike many other examples, these women were not explicitly mentioned as widows. Among the Greek diaspora in Livorno, the records of 1841 revealed only three cases of women with economic independence: a cook, wine seller, and a midwife.¹¹⁰ Another independent female entrepreneur Jelka, a daughter of a Serbian local elder and trader in dried fruits and hogs, opened her own tailor’s shop in one of her parents’ stores in Arandjelovac. Moreover, she hired girls to work for her and was able to pay for the education of her younger sister Natalija Matić-Zrnić.¹¹¹

Neither Mothers, Nor Wives

Nuns constitute a separate and special category. Some documents mentioned them in the context of the putting-out system – whole convents participated in the production of aba. Another form of their involvement in commerce was money lending. As an example, the members of the Kalofer local council complained that Teofania, a nun, lent them 2,000 k. in order to live on the accrued interest in her old age. The deal was confirmed by the *mezliš* (meclis) in Plovidv, but she later decided to take her money back and wanted the accumulated interest, which was disputed by the elders.¹¹²

Nuns were unique in other respects as well – they were the only spatially mobile female group, which was socially accepted. For instance, Zinovia and Kapitolina, two nuns from a convent in Kazanlük, went to

¹⁰⁷ Prpa, *Živeti u Beogradu*, vol. 1, 171–172.

¹⁰⁸ Živan Ištvanic, “Građa o srpskim trgovcima u Beloj Crkvi s kraja XVIII veka do 1860. godine,” *Zbornik matice srpska za istoriju* 45 (1992), 140.

¹⁰⁹ Meropi Anastassiadou, “Artisans juifs à Salonique au début des Tanzimat,” *La Revue du Monde Musulman et de la Méditerranée* 66, no. 4 (1992): 69–70.

¹¹⁰ Vlamē, “Gynaikes, oikogeneia, koinōnia,” 251.

¹¹¹ Jill A. Irvine and Carol S. Lilly, eds., *Natalija. Life in the Balkan Powder Keg, 1880–1956* (Budapest: Central European University Press, 2008), 46.

¹¹² S. Fetfatzhiev to Khristo Tüpchileshtov, 16 May 1861. BIA-NBKM, f. 6, IA 5781.

Moscow (1860) and collected 560 silver rubles to build a new convent in Müglizh. They used the commercial network of various merchants from Moscow, Odessa, and Tsarigrad to send the money safely home.¹¹³ Next year, they ventured to collect donations in a different direction – Serbia.¹¹⁴ Also, both were literate. Another exceptional practice for nuns was that they even signed contracts. A case in point: the sister Despoina of St. Amasius rented a home in the Phanar neighborhood in Constantinople (1865) for 76 Ottoman liras, which was to be paid in three installments.¹¹⁵ Those scattered documents shed light on a very small group of relatively educated, spatially mobile, and economically active women.

Merchants' Daughters

Unlike the picture painted so far where mothers and wives actively participated in various businesses, most travel accounts presented a very conventional image of female domesticity and various expressions of female submission. For example, the seasoned British traveler Mary Walker, who visited Macedonia twice in 1860–1861, wrote:

She offered us sweetmeats and coffee with wonderful self-possession, and that duty ended, tucked up her gown, and went off to cook the dinner. The mother informed us that her daughter could spin, weave, make carpets and shaggy stuff for covering divans, and that she intended to find her a husband in six months' or a year's time.¹¹⁶

Such hospitality was offered at the house of the Ohrid's priest Papas Ekonomos to their guests – the British consul and his wife, and Walker and her brother, a minister in Constantinople. How does one reconcile these two perspectives on women's economic life? Do they contradict or complement each other? Were the parents the ones who were pushing their daughters into a secure but submissive marriage?

One answer is embedded in the significant institution of dowry, which continued to be practiced into the twentieth century. Its importance diminished with the spread of female education, which became a form of cultural capital for middle-class women. The previously noted Natalija Matić-Zrnić, studied at the Women's High School in Belgrade. Her aunt

¹¹³ BIA-NBKM, f. 6, IA 6262.

¹¹⁴ BIA-NBKM, f. 6, IA 6289.

¹¹⁵ BIA-NBKM, f. 6, IA 25707.

¹¹⁶ Mary Adelaide Walker, *Through Macedonia to the Albanian Lakes* (London: Chapman and Hall, 1864), 189.

was a little jealous that she was getting an education while her own daughters did not and expressed this sentiment: “They do not need it [education]. Dowries are ready for them, so we’ll be able to pick our sons-in-laws without it.”¹¹⁷

Daughters also acquired properties (and some economic security) through inheritance originating either from their parents (separately and together), husbands, siblings, or a combination of all. A contract from Plovdiv (1833) demonstrates that a certain Ralou, the wife of Nikolau abacı, sold her property – a share of her inheritance from her mother Sultana.¹¹⁸ In another part of the Ottoman Balkans, two sisters of Bitola, daughters of the Robev family, received inheritance (1863) from their brother, a merchant in Vienna, and the will was confirmed by the Vienna court. However, the other brother refused to cede them the property, and the dispute dragged for eleven years. Yet the sisters navigated the court systems quite skillfully – they lodged a complaint in Bitola but lost in the decision and subsequently re-addressed a court in Istanbul in 1874.¹¹⁹ Another example was the case of Maria Khristovich of Sofia, who in 1875 authorized her husband to collect an old debt in Vienna, owed to her late father.¹²⁰

A second cue to the appeal of the “cult of domesticity” is suggested within the Greek diaspora, in which “separate spheres” was the normal lifestyle. As researchers have pointed out, diaspora women were expected to attain a certain cultural pedigree, having skills in foreign language and music, but not have an occupation. This would protect the social status of their family as well as enhance its social and cultural capital.¹²¹ As previously noted, diaspora lifestyles were keenly emulated in the Ottoman capital and the Balkan provinces.

A third approach to understanding the status of women is captured by the Tüpchileshtov family, which married off their daughters not to rich merchants as much as high civil servants and politicians. That should come as no surprise since the generation of the sons moved from trade to bureaucracy and finance. The two Tüpchileshtov brothers, who spent more than a quarter of their lives in the Ottoman capital, had large families with many children. As mentioned in Chapter Three, they provided their sons with solid professional education. As for their daughters’ education,

¹¹⁷ Irvine and Lilly, *Natalija*, 47.

¹¹⁸ Snegarov, “Grütski kodeks,” 274–275.

¹¹⁹ BIA-NBKM, f. 6, IA 6783.

¹²⁰ Vüzvazova-Karateodorova and Dragolova, eds., *Sofia prez Vüzrazhdaneto*, 51.

¹²¹ Minoglou, “Women and Family Capitalism,” 521–522.

they studied mostly with private tutors, but neither of them went to a university. This was an early model of female education established by the phanariot women who had private tutors.¹²² With the benefit of family money and status, they all were married to high officials, military officers, doctors, or engineers. For example, Khristinka, the daughter of Khristo Tŭpchileshtov, studied at the Greek female school in Constantinople as well as with private tutors; she married Konstantin Stoilov, the future prime minister of Bulgaria.¹²³ Likewise, the daughter of the rich Belgrade merchant Guša Bodi, who received a fine education and knew many languages, married Svetomir Nikolaević, one of the founders of the Radical Party.¹²⁴ Greek examples also corroborate the trend that women in the post-Ottoman period were excluded from access to bureaucratic jobs as venue of employment and source of economic and social independence.¹²⁵

Other women, who possessed less financial and social capital, were also relegated to the private sphere of the home.¹²⁶ A case in point, Natalija, who married an engineer, wrote in her diary: "I do this not because I have to, because Jova is always willing to help me, but because I feel I would humiliate Jova as a husband and a father in front of the children if I let him do the work that is still considered unworthy of a man."¹²⁷ These words illustrate the phenomenon of the "separate sphere" where class and gender (and respective notions of domesticity and the respectable male breadwinner) became mutually constitutive in the formation of middle-class identity.¹²⁸ As Jill Irvine and Carol Lilly put it:

As the state modernized, a small but politically and economically significant middle class emerged – approximately 10 percent of the population – Serbia's middle-class women too began to marry for love, became at least minimally educated, and pursue the cult of domesticity.¹²⁹

By contrast, in the 1850s and 1860s, there was a burst of female business activities in Russia. Often daughters were expected to continue the management of a family business if there were no male heirs.¹³⁰ Unlike Russia,

¹²² Helen Angelomatis-Tsougarakis, "Women in the Greek War of Independence," in *Networks of Power in Modern Greece. Essays in Honor of John Campbell*, ed. Mark Mazower (New York: Columbia University Press, 2008), 63–64.

¹²³ Nachov, *Khristo P. Tŭpchileshtov*, 7, 234.

¹²⁴ Popović, *O Cincarima*, 478–479.

¹²⁵ Doxiadis, *The Shackles of Modernity*, 256.

¹²⁶ Irvine and Lilly, *Natalija*, 17.

¹²⁷ *Ibid.*, 98.

¹²⁸ Davidoff and Hall, *Family Fortunes*, 30.

¹²⁹ Irvine and Lilly, *Natalija*, 17.

¹³⁰ Ulianova, *Female Entrepreneurs*, 10, 73.

in post-1878 Bulgaria, the Commercial Code required a husband's consent for a woman's engagement in trade.¹³¹ While grandmothers and mothers had options among the ecclesiastical, *kadı*, or communal courts to rectify issues of property and economic agency, the modern legal system, epitomized by the Napoleonic Civil Code of 1804 and its variations, substantially constrained women's legal rights. In Greece, for example, after the establishment of its independent statehood until the adoption of the Civil Code in the 1840s, marriage was still permitted for girls as young as 12, and women lost the right to control their property and incomes and could not start a business without a husband's consent.¹³² As in France, with its French Civil Code, as well as in most of Europe, legal barriers reduced women's economic status, and the economic activities of married women were subject to husband's control.¹³³ For example, Doxiadis has calculated that around 43% of women in post-independent Leonidio sold their properties in courts in the presence of their husbands.¹³⁴

Modernization affected the daughters' generation in such a way that many became more involved in social life but lost some of the economic independence that their grandmothers experienced. As one example, the proliferation of various female societies and clubs¹³⁵ absorbed some of the donations that during the first third of the century would have gone to the church. Thus, wills from the 1800s showed donations going to monasteries, orphanages, schools, charities organized by the church, and hospitals.¹³⁶ In the second half of the century, however, the structure of donations changed. Some obituaries pointed out such shifts: In 1871, Atanaska of Ruse donated her own *dükkân*, estimated around 10,000–12,000 k. to the local women's society.¹³⁷ Some of those women's societies invested their money (115 Ottoman liras) in shares of the railroads, similar to the case of Kalofer's women in 1870.¹³⁸ Research on Bosnia indicated that women endowed more real estate in the nineteenth than earlier centuries.

¹³¹ Krassimira Daskalova, "Smislite na grazhdanstvoto: Grazhdani i grazhdanski prava v Bŭlgaria (1878–1944)," in *Granitsi na grazhdanstvoto: evropeiskite zheni mezhdu traditsiata i modernostta*, eds. Krassimira Daskalova and Raïna Gavrilova (Sofia: Izdatelstvo LIK, 2001) 236.

¹³² Avdela, "Ot prizvanie do prava," 215.

¹³³ Beachy, Craig, and Owens, *Women, Business and Finance*, 4–5.

¹³⁴ Doxiadis, *The Shackles of Modernity*, 169, 254–255.

¹³⁵ Kirkovich, *Spomeni*, 43.

¹³⁶ See the will of Irina, who donated 1,870 kuruş in 1789. Snegarov, "Grŭtski kodeks," 224–225.

¹³⁷ Rumiana Radkova, *Posmŭrtni materiali za bŭlgarski vŭzrozhdenski deïtsi* (Sofia: Akademichno izdatelstvo "Marin Drinov," 2003), 234, 366.

¹³⁸ BIA-NBKM, f. 6, IA 8998, 180; IA 8998, 464; IA 9004, 51.

Consider Fatima Ašida, a daughter of Imaretlić Vejsel Ağa, who established a vakuf in 1875 by endowing two shops, one oda, and some land.¹³⁹ Similarly, wives and daughters of German businessmen were expected to engage in philanthropy.¹⁴⁰ In Greece, as well, the philanthropist, the teacher, and the writer were the three publicly accepted vocations for middle-class women at the turn of the century, all based on the concept of patriotic motherhood.¹⁴¹ The appeal of the teacher's profession was certified by a grandmother from Kalofer who wanted to send her granddaughter to study in Odessa.¹⁴² However, women's opportunities in teaching were temporary and dependent on marital status. The municipality of Nevrokop announced that Elena Nikolova, a teacher at the girls' school left her job once she got married, just one year after her arrival (1868) and that they would need a replacement teacher.¹⁴³

At the other end of the spectrum – women of humble origin were even more affected by the legal changes that replaced the pre-marital models of dowries and contracts cited earlier. The advancement of industrialization, and particularly its first wave in Greece in the 1870s and 1880s, created a new figure of the working-class woman, while middle-class women discovered their vocation to educate and prepare the lower class women.¹⁴⁴ Early feminists were often more concerned with access to education than with property and law.¹⁴⁵ Although in the Ottoman successor states the new constitutions introduced the concept of citizenship, women were institutionally marginalized not only in the economic but also in the political sphere. Moreover, some aspects of their roles in children's socialization and passing on the traditions were transferred to the state.¹⁴⁶

Another group of invisible female homo economicus, rarely mentioned in the sources, comprises women servants. For example, Theophana, who for five years served kyr Georgi Stavru and his mother, was paid in clothes, one necklace, and 100 k. The recipient of that lavish remuneration,

¹³⁹ Kerima Filan, "Women founders of Pious Endowments in Ottoman Bosnia," in *Women in the Ottoman Balkans*, eds. Amila Buturović and Irvin Cemil Schick, 111.

¹⁴⁰ Beachy, Craig, and Owens, *Women, Business and Finance*, 5.

¹⁴¹ Efi Avdela, "Ot prizvanie do prava: promeniashtite se znachenia na grazhdanskite prava i zadulzhenia na zhenite v Gürtsia," in *Granitsi na grazhdanstvoto*, eds. Krassimira Daskalova and Raina Gavrilo, 217.

¹⁴² Khristo Tŭpchileshtov to N. Toshkov, 18 March 1869. BIA-NBKM, f. 6, IA 8994, 270.

¹⁴³ The Bulgarian municipal council of Nevrokop to Khristo Tŭpchileshtov. 3 October 1868. BIA-NBKM, f. 6, IA 147.

¹⁴⁴ Avdela, "Ot prizvanie do prava," 218.

¹⁴⁵ Erickson, *Women and property*, 13.

¹⁴⁶ Daskalova, "Smislite na grazhdanstvoto," 227–228.

however, was her father.¹⁴⁷ Samples of wills usually included a stipulation about giving money and furnishings for dowry to their female servants. For instance, the testament of a certain Konstantin in 1830 provided for each of his female servants 500 and 200 k., respectively.¹⁴⁸ The maids also crossed confessional, ethnic, and national boundaries. According to the Russian traveler Karlova, rich Bulgarian families in Macedonia would commonly buy Turkish girls as maids from poor parents, so that their children would learn Turkish. She also claimed that Christians did not sell their girls but rather sent them to work for wages, as in Russia.¹⁴⁹ Another example of a woman servant was described in the Notarial Act Book of the British Consulate in Varna. A certain Helena Ivan, a native of Tŭrnovo, was a housekeeper to James Jones, a British subject who was employed by the Varna-Rusçuk Railway since 1869. She made a declaration that the Russians in 1878 took all her boss' money. As she was illiterate, she put a cross on her statement.¹⁵⁰

In summary, female entrepreneurial activities provide a window to broader societal changes. They allow a better understanding of the family as an economic unit. In traditional societies, male and female roles were complementary, but women had lower status. However, in the transition to industrialization women acquired some economic visibility by performing some male roles but without giving up their traditional female responsibilities. In the case of the Balkans, however, the process of industrialization was uneven and lagging, and instead of participating in the industrial labor market,¹⁵¹ women entered commerce, the real estate market, and credit exchange. A factor that enabled this permeability was the fact that trade was to a certain extent a mobile activity for many small merchants and entrepreneurs, and at the close of the eighteenth and first quarter of the nineteenth century, the skill level of accounting and maintaining ledgers was not extraordinarily complex. Hence, while husbands were away on business, women participated in various phases of the enterprise. Also, some of those wives had more or less the same level of education as their husbands. Their active presence, as well as the expressed concern for children's security, was captured in some contractual documents, which indicated a somewhat vague expectation

¹⁴⁷ Snegarov, "Grŭtski kodeks," 286.

¹⁴⁸ *Ibid.*, 310–311.

¹⁴⁹ M. Karlova, "Turetzkaya provintziya i eya sel'skaya i gorodskaya zhizn'. Puteshestvie po Makedonii i Albanii," *Vestnik Evropy* 5, no. 3 (1870): 751–752.

¹⁵⁰ PRO-FO 388/44, 9–11.

¹⁵¹ With some exceptions, such as Salonica in the 1880s and the 1890s.

of economic engagement. Many documents testify to a common trend that marked the development of Greece in particular, namely the persistence of the family model of business¹⁵² as well as women's inconspicuous economic presence. Along these lines, a popular epistolary guide contains a sample letter of a mother's advice to her married daughter to support her husband who was dishonored by his business partners. The letter discloses strategies of wife's involvement, such as negotiating with the partners when her husband is out of town.¹⁵³

Towards the mid-nineteenth century and afterwards, especially in medium-size and bigger cities, even though their level of literacy increased, women emerged in the economic cityscape as property renters and lenders – often through male representatives as suggested in the epigraph marking the beginning of this chapter. Table 1 is quite instructive in depicting both extremes of the economic spectrum – affluent women as creditors versus poor women as debtors of minimal amounts. These engagements were the least visible, low-risk economic activity, fitting the “separate sphere” ideology.¹⁵⁴ Some possible explanations comprised the shifts within business practices and financing – particularly the complications of business accounting, the institutionalization of financing, the sedentarization of the second generation of merchants, and the expansion of entrepreneurial practices towards more lucrative spheres, such as tax farming and state deliveries, and factories. On a macroeconomic level, this era overlapped with increased Western economic penetration. The Tanzimat introduced secular models of modern bureaucracy and finance but did not encourage women participation in any of those arenas, a trend that continued in the successor states. The cultural aspects of these changes included not only the adoption of fashionable *alafranga* commodities, but also an embracing of Victorian models of bourgeois respectability and domesticity. The latter treated direct female economic involvement as anything desirable, which appeared to be imposed on the middle generation – the mothers who affected the fate of their daughters. Encounters with industrialization and modernity disrupted certain trends of pre-modern female entrepreneurship; the imported models of domesticity pushed women from the economic to the social realm, while keeping them marginalized from the political sphere.

¹⁵² Minoglou, “Women and Family Capitalism,” 519.

¹⁵³ Chrētidis, *Epistolarion koinōpheles*, 132–133.

¹⁵⁴ Beachy, Craig, and Owens, *Women, Business and Finance*, 11–12.

While the “separate sphere” paradigm has been challenged in the last fifteen years or so by the more nuanced concept of “segmented sphere” and the reassertion of the pre-industrial “joint sphere,” my research materials show a coexistence of all three, with regional diversity, and chronological shifts. Whereas the first half of the century provided opportunities for more or less prosperous women’s entrepreneurial participation, albeit discreet, the second half relegated them to the status of renters or teachers. However, there were always clever inroads into the world of business, either (rarely) directly or through the use of male representatives. Unlike their male counterparts, women were not involved in multiethnic economic activities with other women but only with male merchants and entrepreneurs from various confessional and ethnic backgrounds. In both periods the poor stratum participated either in putting-out production, or seasonal work, or factory labor. Women acquired their property through vertical means (inheritance and dowry) and augmented it through horizontal mechanisms, such as leasing and credit activities. Legal records show that women from all walks of life and religious affiliations did not shy away from resorting to all types of courts in order to preserve, and in some cases expand, their property rights. Even when they lost economic subjectivity with the advancement of modern legal systems, all the sources demonstrated that women had a clear understanding of the centrality of property and its management.

CHAPTER FIVE

PARALLEL NETWORKS: TRADE AS APPROPRIATION OF SPACE AND MULTIPLE USES OF TIME

In 1822, a certain Kosta Jovanović asked knez Miloš Obrenović to allow him to open a *kafana* in Kragujevac. He promised to “keep it European” and to maintain it clean.¹

Some sixty years later, the Croatian scholar and politician Franjo Rački described Belgrade’s modernization by contrasting his impressions of two visits in 1867 and 1884. He compared the Turkish *varoš* where one can still see “the East: a narrow main street, low and shabby houses, covered Turkish women, dervishes, fences and gardens, mosques, and even Gypsies” to the rest of the city. Rački also signaled a transition from Turkish and Greek to German language and Western costumes, among the positive changes.²

Both texts are like passages taken from nineteenth-century Western travelogues, written in the best traditions of Orientalism and Balkanism.³ The reason I chose the two perceptions above is that they signify something else as well, which is the intertwined categories of space and time. Skipping the philosophical discourses about those two fundamental notions is, I hope, excusable in a book about merchants. Both the *kafana* request and Rački’s travel account, though, are instructive in conceiving modernity as progress and Europeanization. According to Reinhart Koselleck, the “space of experience and the horizon of expectation” increased in modern times.⁴ I am interested in perception of space, its structuring and organizing through economic activities, and its transformation. As scholars argue “space is not neutral, it weighs upon the social actors and can be felt or instrumentalized by them in a very unequal way.”⁵ Both epigraphs insert modern time into the urban physicality and built environment while positioning humans by their ethnic, social, and gender attributes. Rački’s text also exposes the interaction between the “real time” (two visits with twenty

¹ AS-KK, XV, 248.

² Franjo Rački, “Putne uspomene o Rusiji,” *Vienac* (Zagreb) no. 4 (1886): 57–62.

³ Maria Todorova, *Imagining the Balkans* (New York: Oxford University Press, 1997).

⁴ Reinhart Koselleck, *The Practice of Conceptual History. Timing History, Spacing Concepts* (Stanford: Stanford University Press, 2002), 129.

⁵ Gérard Chastagnaret and Olivier Raveux, “Penser l’espace: Espace et stratégies industrielles aux XVIII^e et XIX^e siècles: exploiter le laboratoire méditerranéen,” *Revue d’histoire moderne et contemporaine* 48, no. 2/3 (Avril/Septembre 2001): 18–20.

years interval in between) and the “perceived time.” As K. N. Chaudhuri has stated, the first is “measured in units which can only be observed externally” while the second is at the “disposal of the observer.”⁶ It is the link between “space as social practice”⁷ and time as socially perceived and transformed that this chapter tries to apply to commercial practices of the three generations of merchants (and their female counterparts).

*The Geographical Space:
Traffic of People, Commodities, Ideas, and Money*

The case study of the Khristo Tüpchileshtov's trade offers a good example of multiple and overlapping commercial networks and shifting itineraries through time. According to my estimations, the company had contacts in 72 places: 53 towns within the Ottoman Empire and 19 outside its borders. The number of correspondents was approximately 297 (248 in the Empire and 46 outside). This picture in percentages appears as follows: 53 percent Bulgarians, 17 percent Muslims, 15 percent Greeks, 5 percent Armenians, 5 percent Jews, and 5 percent others.⁸ These quantitative results are a representation of multidirectional networks and exchanges. Although the intensity of the contacts varied and had its own dynamic and hierarchy, which is different from the above-mentioned percentage, the list demonstrates that the firm played a significant role as mediator among local, regional, interregional, and international markets. The location of its office in Istanbul and access to information flow from all these geographical loci illustrate the interconnectedness of multiple traffics. Thus, Tüpchileshtov's firm (as surety in tax farming in Istanbul) was instrumental in connecting local farmers in the Danubian vilayet through regional tax farmers (a multiethnic group of *mültezims*), through ship-owners and insurance companies (many of them from Armenian and Greek origin, located in the Rumanian Principalities) exporting grain to Marseilles and London (in collaboration with rich Greek diaspora merchants and bankers, such as Spartalis, Petrochochinos). The construction of such a long commodity chain illuminates a vast mobilization of resources, efforts, and a multitude of spatial traffics.

⁶ K. N. Chaudhuri, *Asia before Europe. Economy and civilisation of the Indian Ocean from the rise of Islam to 1750* (Cambridge: Cambridge University Press, 1990), 92.

⁷ Henry Lefebvre, *The Production of Space* (Oxford: Blackwell, 1991), 12.

⁸ To discern ethnic affiliation is a challenging task. These percentages are calculated based upon language of the source, name endings, and explicit mention in the texts.

The hierarchical network of Nikolas Demathas, who belonged to the generation of the fathers, is also an instructive example. He was also located in Istanbul but the similarities end here. His web was monoethnic and consisted of Greek merchants located in four cities: Odessa, Ismail, Kishinev, and Taganrog. The first two had the status of a main station while the others were sub-stations. In addition, some of the merchants, like Markos Kalogeras received a monthly remuneration from Demathas, while keeping their own business aside. Most transactions seem to have been carried out as single-venture trade in goods but others also involved a shared ship-ownership.⁹ Both cases, therefore, reveal a complex and fluid relationship entailing mutual dependency and independent acts placed within a broad framework of contacts. These “weak ties” allowed simultaneous participation in various networks.

As discussed in the previous chapters, some fathers expanded their geography of commodities by trading in central Europe and southern Russia. After the Napoleonic Wars, many reoriented their interests towards inter-regional markets within the Ottoman Empire, especially in Anatolia and Egypt, which was the case of Tüpchileshtov's father. Naturally, the existing diaspora networks continued to play a significant role in structures that involved import and export trade, especially after the abolition of monopolies in the Ottoman Empire in 1839. The schedule of the multiple fairs, which followed a strict calendar cycle, illustrates another way that merchants appropriated physical space. Their location at the crossroads of major routes turned them into significant nodes of communication and intersection of various networks.

New technologies, such as steam ship transport, telegraph, and railroads, facilitated and intensified that traffic. While many of these shifts enabled the sedentarization of the generation of the sons, they also provided opportunities for different encounters. It became rare that correspondents would meet in person. Such an exception was the meeting between Tüpchileshtov and the older Georgiev brother in 1874 in Giurgiu, the latter came by train from Bucharest.¹⁰ They had been commercial partners and maintained correspondence since the 1840s but had not met before. Another illustration of using new technologies comes from the Odessa merchant N. M. Toshkov who sent a photograph of himself and his wife

⁹ Vasilēs Kremmydas, *Emporoi kai emporika diktya sta chronia tou eikosiena (1820–1835). Kikladites emporoi kai ploiktes* (Athēna: Naytiko Mouseio Aigaiou, 1996), 48–49, 140–141, 145.

¹⁰ BIA-NBKM, f. 6, IA 831.

and asked a long-term correspondent for a reciprocal act.¹¹ In both cases the technological advances personalized business contacts. Recall, on the other hand, that when old Moshe Arie decided to stop travelling he took his son on one of his trips (1786) with the intention of introducing him in person to all his commercial partners on the way to Istanbul.¹² Similar was the case of Chadzē-Antōnēs Batēs, a late eighteenth-century merchant and ship-owner from Mykonos, who traveled in person to arrange his trade and passed on this function of “emporos-taxidiōtēs” (itinerary merchant) to his sons.¹³ In the late eighteenth century, travel itself was a long and dangerous undertaking – from Vidin to Istanbul it took 25 days, 8 hours per day.¹⁴ While the generation of the fathers was spatially mobile, the sons settled down and relied on written modalities of communication and telegraphs. The grandsons became itinerant again due to the new means of transportation. Such was the case of Petko Tūpchileshtov who studied in London and kept going there on business trips later.¹⁵ In the next section, I will contrast the mobility of those two generations.

Hajj to the Holy Places and “Pilgrimage” to Western Europe

Hajj is a religious but also social, political, cultural, and economic phenomenon. Muslims as well as Eastern Orthodox Christians consider visits to the Holy Places a sign of devotion. While in Islam they are obligatory for all who can afford them, Christian pilgrimages are voluntary. Another difference includes the rites of visitation; for example, pious Christian visitors are expected to enter a church or shrine.¹⁶ Eastern Orthodox Christians not only borrowed the Arab term “hajj,” but also the concomitant notion of wealth and prestige.¹⁷ Some nineteenth-century authors

¹¹ BIA-NBKM, f. 6, IA5377.

¹² MS-NA, Khronika, II, a.e. 1, 25.

¹³ Vasilēs Kremmydas, *Emporikes praktikes sto telos tēs Tourkokratias. Mykoniates emporoi kai ploikiētēs* (Athēna: Naytiko Mouseio Aigaïou, 1993), 15, 27.

¹⁴ MS-NA, Khronika, II, a.e. 1, 16.

¹⁵ BIA-NBKM, f. 6, IA 28284.

¹⁶ Suraiya Faroqhi, *Pilgrims and Sultans. The Hajj under the Ottomans 1517–1683* (London: I.B. Tauris & Co Ltd Publishers, 1994), 1–2.

¹⁷ Raymond depicts an interesting story about a mid-eighteenth century Coptic intent to organize a mass visit to Jerusalem. This act was considered a provocation and a parody of hajj by the Muslims who even attacked the Copts. André Raymond, *Artisans and commerçants au Caire au XVIII^e siècle*, vol. 2 (Damas: IFD, 1973), 455.

compared it to the aristocratic title “baron,”¹⁸ which expresses an interesting blend of cultural notion of medieval inheritable power and acquired social prestige. The title “*haci*” was usually put in front of the name of the person who performed the hajj (for instance, *haci Khristo*), but it was also inheritable (*Aleksander haci Toshev*); a third version could be *haci Mincho haci Tsachev*, which suggests that both the father and the son visited the Holy Lands (together or separately). There is evidence of pilgrimage since the late Middle Ages, particularly after the Ottoman conquest, but it became sizeable in the eighteenth century, especially among the secular urban social stratum. Pilgrimage, called also *hacılık*, engaged the material, social, and intellectual efforts of the “Conquering Balkan Orthodox merchant.”

There were three periods in *hacılık*, which roughly overlapped with the chronological frames of the three generations of merchants. Early pilgrimage was a widely spread phenomenon, motivated by both religious piety and aspirations for moral standing and upper social mobility.¹⁹ Later hajj (1820s–1860s) expanded some aspects of its social prestige, which led to the inclusion of family members, such as children and merchants’ ladies. The third period, after the Crimean War, marked by the ecclesiastical conflict around the Bulgarian pursuit of an autocephalous church, was quite politicized and pilgrimage gradually declined, at least among merchants. On the other hand, well-off Muslim merchants continued to go on hajj and letters contain signatures and references to *haci Mehmed*, *haci Ali*, *haci Ibrahim*, etc.

The title *hadji*, *hadzi* or *haci* added to the higher status of the generation of merchants who lived from the 1780s until the 1830s. And yet they had already accumulated a substantial amount of capital as well as local power and prestige, which enabled them to afford such a long and expensive trip. For instance, the Vratsa merchant *Todoraki Tsenov* inherited 3,000 k., one silver belt, 25 beehives and two copper cauldrons for preparing *rakia* (brandy) in 1755. In the following 14 years he augmented his wealth and then went to Jerusalem.²⁰ The will of the Gabrovo merchant *h. Khristo Rachkov*, made before he left for Jerusalem in 1803, shows the same pattern. He traveled when he had already amassed a substantial

¹⁸ Svetla Giurova and Nadia Danova, eds., *Kniga za bŭlgarskite hadzhii*, 2nd ed. (Sofia: Akademichno izdatelstvo “Prof. Marin Drinov,” 1995), 13.

¹⁹ While *Chadzē-Antōnēs Batēs* had visited the Holy Lands, none of his three sons became a *haci*. *Kremmydas*, *Emporikes praktikes sto telos tēs Tourkokratias*, 13.

²⁰ Giurova and Danova, *Kniga za bŭlgarskite hadzhii*, 11.

fortune – 77,503 k. capital.²¹ These early visits, like the business trips to fairs, were collective acts. The Chronicle of Pop Iovcho of Triavna lists his fellow pilgrims: “In the same summer [1803] Khristo h. Künchev and his son Küncho went to Jerusalem together with h. Paraskeva and pop Stamat from Tŭrnovo, h. Goiu of Drianovo and h. Khristo Rachov of Gabrovo.”²² The above-mentioned h. Todoraki Tsenov left notes from the trip and his sojourn in Jerusalem. He made a long list of people he met there, including all the above cited. The pilgrims were from a vast geographical area: Istanbul, Bucharest, Galați, Edirne, Enos, Sliven, Iambol, Gabrovo, Triavna, Drianovo, Eski Cuma, Vidritsa, Tŭrnovo, Lovech, Sevlievo, Zlatitsa, Pazardzhik, Panaguirishte, Plovdiv, Stara Zagora, Rila Monastery, Serres, Bosna, Senitsa, Ipek, Herzegovina, Trebine, Sebeska nahija, Rusçuk. Their total number was 146 people, among them five women and six boys. There were also pilgrims from other parts of the world: around 40 from Kayseri, 20 from Bursa, Melic, Midili, Manitsa, Sham (Damask), Bohça adası, Crete, and other islands, Arnautluk (Albania), Moscow, and the German lands.²³ However, even in the earlier period, hajj was not such a universal practice. A list of the “Greek” Orthodox merchants from Rjeka (Fiume) of 1786 does not attest any of the 19 families to have “hacı” in their names.²⁴ Similarly, the commercial ledger of Marko Teodorovich of Bansko, consists of a network of 34 correspondents. Only four of them or less than 12 percent hold the title *hacı*.²⁵ It seems quite plausible that there were regional preferences for pilgrimage and various expressions of social and economic influence, which was probably the case for the western Balkans and “Greek” merchants in central Europe.

Unlike these two regions, in other places in the Ottoman Balkans obtaining the title of *hacı* did not only render higher social status but also access to local power. For example, the *kondika* of the Tŭrnovo municipality (1778–1819) sheds light on local social stratification. The taxes paid by craftsmen and some of the well-to-do dwellers reveal the existence of a group of urban elite, most of them bearers of the title *hacı* (8 out of 12);

²¹ Petŭr Tsonchev, *Iz stopanskoto minalo na Gabrovo* (Gabrovo: “Otvoreno Obshtestvo,” 1996), 603–604.

²² The author added the title *hacı*, which usually happens after the pilgrimage was done. Ventseslav Nachev and Nikola Fermandzhiev, *Pisakhme da se znae. Pripiski i letopisi* (Sofia: Izdatelstvo na Otechestvenia front, 1984), 291.

²³ Giurova and Danova, *Kniga za bŭlgarskite hadzhii*, 248–250.

²⁴ Mita Kostić, “Srpsko trgovacko naselje na Rijeci u XVIII veku”, *IČ VII* (1957): 44–45.

²⁵ KM- NV, Tŭrgovski tefter, 1–24.

many had leading positions in the Tŭrnovo municipality.²⁶ Another register of the Tŭrnovo metropolitan district corroborates that several holders of the title *hacı* also occupied important positions, such as h. kyr Leko who in 1772 was responsible for keeping the church's sacred objects.²⁷ Thus the terms *hacı*, *çorbacı*, *kyr*, *ktētor* (founder or donor to church or monastery), *epitropos* (trustee) were marked by some prosperity and higher social status. This elite concentrated economic power and public representation at the level of local councils; they also expressed civic visibility through charity. Epistolary manuals are quite revealing with respect to social distinctions. The names were accompanied by adjectives, referring to respect and power, such as the most respected, the most learned, and the most honorable, to name just a few examples. An epistolary guide, written in 1815, has among its samples "a letter to a master and *hacı*."²⁸ Such a conflation disappeared from later editions in the 1850s, which suggests that markers of social distinctions had shifted.

Many memoirs and travel accounts depict pilgrimage as an important social event of the village or town. There were farewell and welcoming rituals. Mikhail Madzharov remembered that there was a procession in Koprivshitsa when they left and when they returned from Palestine and Egypt.²⁹ Traditionally, only the father with the oldest son would go to Jerusalem. As mentioned earlier, *hajj* also became a family event. For example, when the Tŭrnovo merchant Kisimov decided to go to the Holy Lands with his eldest son, his neighbors convinced him to take the whole family.³⁰ Travel in the late eighteenth and early nineteenth century was not safe – this was the time of the *ayans'* rebellions and *kırcalıs'* bands. It was not by accident that some of the potential pilgrims made a will before they left for Jerusalem. It was not unusual for single women (mostly widows) to go on pilgrimage. There were several cases in the register of the Plovdiv bishopric that recorded wills by women before their *hajj*.³¹

²⁶ Nadia Danova, "Kŭm istoriata na Tŭrnovskata gradska obshtina prez Vŭzrazhdaneto," *IP* 36, no. 1 (1980): 112–116.

²⁷ Ivan Snegarov, "Stariat tŭrnovski tsŭrkoven kodeks," *Godishnik na Sofiŭskia universitet* 11, no. 10 (1933–1934): 9–10.

²⁸ BAR, Mss. sl. 413, 22–23.

²⁹ Giurova and Danova, *Kniga za bŭlgarskite hadzhii*, 34.

³⁰ Raŭna Gavrilova, *Koleloto na zhivota* (Sofia: Universitetsko izdatelstvo "Sv. Kliment Okhridski," 1999), 49.

³¹ For example, a certain Kassandra, a widow, who in 1782 went to Jerusalem and signed her will. Ivan Snegarov, "Grŭtski kodeks na Plovdivskata mitropolia," *SBAN* XLI, no. 2 (1946): 214–215, 229, 234–235.

The social aspects of pilgrimage involved the travel itself as well as the activities in Palestine, including donations and gifts. The Vratsa merchant Todoraki Tsenov accurately entered in his ledger 5,000 k. spent in Palestine and Jerusalem in 1803. Even more, he logged all donated sums for sin's forgiveness: "For me h. Todor and h. Paraskeva [his wife] 200 k., for h. Stoika [his mother], h. Tsvetka, h. Ivan, h. Katerina, h. Marutsa 250 k. [each]." In 1858, another merchant from Kalofer spent 9,000 k. on his trip.³²

Table 1 illustrates the case of Eski Cuma – up to 1830s there were a few cases of hajj and women were barely represented. The tumultuous kircalis' period and lack of wealth might explain this situation. However, the picture changed in the 1840s and 1860s – the title hacı seemed to obtain a high appeal and this might be correlated to the blooming Eski Cuma fair at that period. It is plausible that women were visiting Jerusalem as well but have not been recorded in the register.

One substantial difference between merchant pilgrims and others was that they often combined the trip with business activity. Consider the case of Petŭr Avramov who, on his way to Jerusalem (with others), stopped at the Uzundzhovo fair in 1858. He stayed for two weeks there and by selling aba accumulated money for the trip: he earned 30,000 k. of which spent 10,000 k. for the journey. He also used the opportunity for networking in Palestine and establishing useful social inter-ethnic contacts.³³

Table 1. Number of hacı as registered in the Eski Cuma Christian Kondika

Decades	Male hacı	Son of hacı*	Female hacı	Total
1810–1819	4	8	1	13
1820–1829	1	2		3
1830–1839	1	3	1	5
1840–1849	10	2		12
1850–1859	12	2		14
1860–1869	12	8		20
1870–1879	3	1		4
1880–1889	2			2
Total	45	26	2	73

* A person who did not visit the Holy Lands.

Source: Iordanka Petkova and Khristo Temelski, eds., *Eskidzhumańska (Tŭrgovishtka) tsŭrkovna kondika 1818–1882* (Sofia: Narodna Biblioteka "Sv. Sv Kiril i Metodii," 2006), 294–295.

³² Giurova and Danova, *Kniga za bŭlgarskite hadzhii*, 11, 248–250.

³³ Ibid., 88.

A merchant who had a successful business in Cairo and Alexandria in the 1860s expressed this well:

When an Arab or a Bukharian [merchant] in Cairo calls me hacı Avaga, the other merchants in the carşı would pay attention to me – said Palaveev. What do they know about my origin, my vilayet, or my wealth? Nothing. But since I have the right to call myself hacı, it is like [possessing] a passport – opens doors.³⁴

Around the Balkans, practices of visiting both the original and local sites were quite common. Eastern Orthodox Rumanians also used to go on hajj to Jerusalem, Mount Athos, the Meteore monastery (around Salonica), and Mount Sinai.³⁵ Gurčin Kokaleski from Macedonia went to Mount Athos in 1807.³⁶

Beginning in the 1840s, however, the allure of hacılık began to fade away – an indication that the title hacı lost its lustrous value comes from commercial manuals. For instance, an unpublished commercial guide, written in Bucharest in 1843, did not use samples with the title hacı. All included examples were of contemporary merchants, potential sponsors for the edition, living in Bucharest, Vienna, Constantinople, Odessa, Serres, but none of them was hacı.³⁷ Around the middle of the nineteenth century in Salonica the people who were hacı were very few according to the probate inventories researched by Meropi Anastassiadou.³⁸ After the Crimean War, and particularly with the exacerbation of the Bulgarian struggles for an autonomous Bulgarian church, the Bulgarian newspapers expressed a harsh critique against the pilgrims. They were accused of being material supporters of the Patriarchate and the Greeks instead of funding Bulgarian schools and churches. The phenomenon of hajj also underwent a geographical reorientation. For example, in 1855, Mariola, a daughter of a rich Sofia merchant and the wife of a Vratsa trader, wrote in a letter that she was not feeling in good health and her only desire was to be taken by her husband to the Rila Monastery for Christmas.³⁹ Yet this

³⁴ Mikhail Madzharov, *Spomeni* (Sofia: Izdatelstvo Bŭlgarski pisatel, 1968), 168.

³⁵ Gheorghe Lazăr, *Les marchands en Valachie (XVIII^e–XVIII^e siècles)* (București: Institutul Cultural Român, 2006), 345.

³⁶ Ljuben Lape, ed., *Domashni izvori za makedonskata istorija* (Skopje: drzhavno knigoizdatelstvo na NR Makedonija, 1951), 11.

³⁷ NA-BAN, f. 84k, I, n.p.

³⁸ Meropi Anastassiadou, *Salonique, 1830–1912. Une ville ottomane a l'age des reformes* (Leiden: Brill, 1997), 220.

³⁹ Mariola Hadzhitosheva to Todoraki Khadzhitoshev, 9 March 1855. Krumka Sharova and Ketī Mircheva, eds., *Semeen arkhiv na Khadzhitoshevi*, vol. 2 (1827–1878) (Vratsa: Izdatelstvo BG Print, 2002), 7, 323. Earlier Ottoman documents show that wives sometimes

pilgrimage was not considered as significant as the visit to the Holy Places as one teacher articulated in 1859: “now I am half-hacı because I have visited the Rila Monastery for Christmas.”⁴⁰ As mentioned, some of the critiques carried a political and especially anti-Greek flavor. Madzharov explains that his parents kept their intention secret until the last minute in order to avoid criticism and had to defend their plans for hajj against many negative comments in Plovdiv.⁴¹ Other objections came from ethical perspective: “Is it in harmony with our sacred faith to oblige someone to go so far away, across seas, to be subjected to enormous expenses and to be exposed to wild dangers, only to visit the Holy Places for absolving his own sins?”⁴² This climate of critical reevaluation of pilgrimage as an indication of devoutness and expression of ecumenical sense of belonging overlapped with other social changes. There was, on the one hand, an explosion of nationalist ideologies and secularization of education, and on the other hand, expanding and more accessible transportation to Western Europe. The adoption of new modern values began to infuse worldviews with secular social expectations toward community engagement.

As Table 1 and many other sources suggest, the generation of the sons did reluctantly follow the tradition of hajj. One finds an illustration of forgoing pilgrimage in the case of Khristo Tüpchileshtov who neglected to become a pilgrim, but he sent his mother together with a group of 60–70 people to Jerusalem in 1858.⁴³ It seems that it was quite significant for local merchants to gain such social prestige and seats in the local councils. Whereas the grandfathers traveled, and some of the sons went, others did not (the diaspora merchants did not especially need this type of validation). The grandsons shifted their trips to Europe for several reasons, such as studies, business, and leisure. An important factor was the emergence of a larger layer of intellectuals and educated people who were more interested in studying in Europe or Russia and the pilgrimage as an intellectual endeavor became an anachronism. The Greek merchant and banker Andreas Syngros traveled for pleasure to Paris and London

offered some property to their husbands to take them on hajj. Faroqhi, *Pilgrims and Sultans*, 7.

⁴⁰ Sava Filaretov to Naiden Gerov, 20 April, 1859. Kirila Vüzvüzova-Karateodorova and Lidia Dragolova, eds., *Sofia prez Vüzrazhdaneto* (Sofia: Dürzhavno izdatelstvo “Narodna prosveta,” 1988), 23–24.

⁴¹ They went to Jerusalem in 1868. Madzharov, *Spomeni*, 180–181.

⁴² Giurova and Danova, *Kniga za bülgarskite hadzhii*, 18–19.

⁴³ BIA-NBKM, IA 5135; Giurova and Danova, *Kniga za bülgarskite hadzhii*, 88.

in the 1860s and visited the Paris World Exhibition in 1867.⁴⁴ Two other merchants – Evlogi Georgiev, who lived in Bucharest, and Khristo Karaminkov, who resided in Istanbul – also traveled in the 1860s to Paris, London, Rome, and Manchester for both business and pleasure. They wrote letters with comments on cultural and political events.⁴⁵ As mentioned in Chapter One, it was the educated generation of the sons and grandsons who composed memoirs and created family narratives that incorporated these mixed experiences while merchant pilgrims from the fathers' generation wrote notes with travel expenses.

Although hacılık was the ultimate expression of physical mobility, its main ramification led to the opposite outcome – the hacı usually became a sedentary merchant. In 1796, Khristo Rachkov participated in buying silk from the neighboring villages of Tŭrnovo and traveled to many places (with guards), but after 1803 when he became hacı, he stopped going by himself and sent his employees only.⁴⁶ The title hacı lent not only social status and administrative power but provided also some moral authority, and according to Madzharov, "More honesty, more philanthropy, more piety was expected from the hacı than the others."⁴⁷ Next paragraph will discuss merchant's philanthropy as a way of reordering social space.

Charity and Donations: Reshaping the Public Buildings and Utilities

Charities are intended to be expressions of humility and compassion but they also represent high social standing and prestige. As well, alms and charitable acts constitute one of the pillars of Islam. With respect to the theme of this chapter, charity demonstrates individuals' involvement in the resignifying of public space. Therefore, spatial fabric entails not only state and municipal-sponsored changes in planning, but also multiple individual traces, including women. Wills are one of the sources that illustrate some of those traces. Almost every epistolary guide contains samples of testaments that encouraged donations to churches, monasteries, and

⁴⁴ Syngros also went to Jerusalem after the death of his mother but did not add hacı in front of his name. Andreas Syngros, *Apomnēmoneymata*, vol. B (Athēna: Vivliopōleion tēs Estias, 1908), 40–52, 79–92, 110–123.

⁴⁵ Nikolai Zhechev, "Deviat dni stavat ot kak obikaliama Londra . . ." *Dvama Bŭlgarski tŭrgovtsi iz Evropa in 1863*, *SB* 23 (2001): 508–511.

⁴⁶ Tsonchev, *Iz stopanskoto minalo*, 331.

⁴⁷ Giurova and Danova, *Kniga za bŭlgarskite hadzhii* 33–34.

to the Christian poor.⁴⁸ The early and traditional wills follow a formula beginning with a motivation for the donation, followed by a list of family members who would receive shares, suggestion for a pious donation to a monastery or church, to the poor and orphans, and a formula that confirmed the will with signatures of witnesses.⁴⁹ Consider the case of the merchant Marko Luka Leka who left 95,675 groša upon his death in 1831. His testament followed the Christian tradition and he donated 4,400 g. to one church in Belgrade, two churches and one monastery in his native place Klisura; 5,000 g. to be given to the poor; 3,500 g. to a school, fountain, and street repair in Klisura.⁵⁰ The donation constituted 14.5 percent of all his assets, of which gifts to religious and charitable causes prevailed. Khristo Rachkov's will of 1803 also allocated 2,500 k. for building a church in Gabrovo, 500 k. for two rooms to be constructed in the Drianovo Monastery, 300 k. for maintaining a fountain.⁵¹ Merchants in Wallachia ascribed to the model of philanthropic prestige and manifested economic and social prosperity by donating to monasteries and churches as well. Many of them followed an example set up by the prince and the boyars in earlier times.⁵² Ćurčin Kokaleski also built two churches (one in his native village of Lazaropolje) and one mosque in Lubanovo.⁵³ The latter example, though probably prompted by political expediency, was a rather rare gesture of interconfessional intercourse.

As discussed in the section on pilgrimage, around the mid-century there was a shift – a lot of contributions turned to support education, and often women's education.⁵⁴ For example, the obituary of h. Ilia h. Nikolov of Eski Zaĝra highlighted his donation of 15,000 k. for such a school in 1856. The accrued interest would pay the salary of its female teacher. Another hacı of Karnobat left his han, estimated at 600 liras, to the local school.⁵⁵ In 1871, the Women's Society of Kalofer offered 15 shares of the

⁴⁸ BAR, Mss. sl. 413, 32.

⁴⁹ Svetlana Ivanova, "Khristianska i miusulmanska blagotvoritelnost po bŭlgarskite zemi, XVI–XVIII v. (dokumenti, uchastnitsi i institutsii), in *Daritelstvo i vzaimopomosht v Bŭlgarskoto obshtestvo (XVI-nachaloto na XX v.)*, ed. Plamen Mitev (Sofia: "IF-94"), 35–36.

⁵⁰ AS-KK, VIII, 315.

⁵¹ Tsonchev, *Iz stopanskoto minalo*, 603–604.

⁵² Lazăr, *Les marchands en Valachie*, 276.

⁵³ Ljuben Lape, ed., *Domashni izvori za makedonskata istorija* (Skopje: Drzhavno knigoizdatelstvo na NR Makedonija, 1951), 9–18.

⁵⁴ A certain woman donated her abacı shop to the school in Kalofer in 1866. BIA-NBKM, f. 6 IA 25821.

⁵⁵ Rumiana Radkova, *Posmŭrtni materialı za bŭlgarski vŭzrozhdenski deĭsi* (Sofia: Akademichno izdatelstvo "Marin Drinov," 2003), 63, 385.

Railroads towards the building of a local school for girls.⁵⁶ Another will of 1864 established a scholarship for a male student to study in Europe.⁵⁷ However, offerings to local churches continued as well. Especially common were minor donations by women, such as four icon-lamps, four silver belts in Eski Cuma in 1856.⁵⁸ By contrast, early donations by women had a more pragmatic character and they donated oda and/or a house to a local church under the condition of being able to live there for life.⁵⁹ Another example of local bequest was the case of Dimitrije Anastaciević who moved from Darde, Macedonia to Šabac in 1838 and lived there for 52 years. He had a tavern and was trading in livestock and suet. He gave some movable property and cash to his family and donated everything else that he owned to the municipality in 1890.⁶⁰ In sum, there was a norm of minor local charity espoused by both women and men who were continuing traditional donations but also supporting local secular education.

In bigger urban centers, merchants bequeathed houses and/or money to universities as well. Such was the case of Christodoulos Eythymiou, who endowed his house and cash to the University of Athens for establishing two stipends. Along the same vein, the Georgiev Brothers also financially supported the establishment of the University of Sofia by bequeathing 6,000,000 leva. Andreas Syngros donated to the Athenian University as well but he was very precise in delineating what could be done with his money (a faculty of medicine located in a hospital equipped with dermatological laboratory).⁶¹ He contributed also to enriching the cultural and social façade of the young capital city with donations for a theatre, penitentiary, vocational schools, and boarding homes for the poor.⁶² Georges Dertilis has asserted a difference between *evergetism*, which was a widely spread practice among the rich Greeks and that was the case of Eythymiou, and patronage and philanthropy. The former was of greater value

⁵⁶ BIA-NBKM, f. 6, IA 8997, 414–415.

⁵⁷ BIA-NBKM, f. 6, IA 9028.

⁵⁸ For instance, h. Ianchu's wife Donka donated an icon-lamp and 230 k. to the church "Uspenie Bogorodichno" in Eski Cuma in 1857. Iordanka Petkova and Khristo Temelski, eds., *Eskidzhumaška (Türgovishtka) tsürkovna kondika 1818–1882* (Sofia: Narodna Biblioteka "Sv. Sv Kiril i Metodii," 2006), 82, 272.

⁵⁹ Ibid., 278.

⁶⁰ D. J. Popović, *O Cincarima. Prilozi pitanju postanka našeg građanskog društva* (Beograd: Prometej, 2000), 315–316.

⁶¹ Georges Dertilis, "Entrepreneurs grecs: trios générations, 1770–1900" in *Cultures et formations négociantes dans l'Europe moderne*, eds. Franco Angiolini and Daniel Roche (Paris: Editions de l'EHESS, 1995), 122.

⁶² Syngros, *Apomnēmoneymata*, vol. A, 309–324.

and included donation for the public good.⁶³ In a similar vein, Evridiki Sifneos, has called this phenomenon a “civic-oriented philanthropy.”⁶⁴ Other scholars of the Greek merchant diaspora also paid attention to charity as a tool for maintaining “internal cohesion.” In the 1880s, the Russian Ministry of Finance instituted charity tax exemptions, and Greek merchants set up endowments in Odessa, Sevastopol, and Taganrog. Moreover, many Greeks kept relations with their homeland by making large donations to the Greek state.⁶⁵ Some Serbian cases seem to fit between evergetism and more specific donations aiming at support of merchants in particular. Thus, Nikola D. Kiki, a merchant in Belgrade, requested the Belgrade Commercial Omladina to set up an endowment for a hospital (under his name) for poor merchants.⁶⁶ It seems that this donation illustrates a sense of professional identity as social expression. All of these examples are forms of active participation in spatial reordering aiming at social and civic service.

How did these donations fit into the fabric of the city? In 1867, the bilingual *Dunav*, the official newspaper of the Danubian vilayet published a variety of statistical materials, among them the number of public and private buildings in Sofia. The population was estimated around 13,898, including Turks, Christians, Jews, Gypsies, and Armenians and the total number of buildings 4,877. It was broken down into the following categories: houses – 2,874; hans – 47; baths – 4; dükkâns – 1,261; shops – 76; bakeries – 30; taverns – 76; potteries – 9; telegraph post – 1; odas – 65; stables – 39; mosques – 20; places for prayer – 13; *medrese* – 7; schools – 4; *tekke* – 10; *türbe* (cemetery) – 8; middle school – 1; fountains – 45; waterfalls – 3; churches – 7; *havra* (synagogue) – 4; barns – 12; schools – 4; empty plots – 39; court – 1; *mehkeme* (court) – 1; sheepfold – 1; clock – 1; bridges – 3; water mills – 2; *tophane* (arsenal) – 1; gardens – 26; guard-room – 1; meadows – 2; kitchen – 1; tobacco shops – 38; candle-making shops – 4; post office – 1; *gümruk* (customs) – 1; *havuz* (basin) – 1; slaughter houses – 3.⁶⁷ Houses comprised 58 percent of the built environment. The list shows that commercial buildings (1,607 or 32.9 percent) dominated the public

⁶³ Dertilis, “Entrepreneurs grecs,” 122.

⁶⁴ Evridiki Sifneos, “‘Cosmopolitanism’ as a feature of the Greek Commercial Diaspora,” *History and Anthropology* 16, no. 1 (March 2007): 97.

⁶⁵ Ioanna Minoglou and Helen Louri, “Diaspora Entrepreneurial Networks in the Black Sea and Greece, 1870–1917,” *JEEH* 26, no. 1 (1997): 78.

⁶⁶ Milivoje M. Kostić, *Uspon Beograda. Poslovi i dani trgovaca, privrednika i bankara u Beogradu XIX i XX veka* (Beograd: Biblioteka grada Beograda, 1994), 17–18, 173.

⁶⁷ *Dunav* II, n. 152, 19 February 1867, 303. Cited in Kirila Vüzvüzova-Karateodorova and Lidia Dragolova, *Sofia prez Vüzrazhdaneto*, 41.

space; administrative edifices were 0.12 percent; schools 0.33 percent. Religious buildings (1.12 percent) represented the multiethnic population of the town. The premises that are usually related to charity: religious, educational buildings, and fountains comprised less than one percent of the total. Sheepfolds, barns, and water mills, charming as they are, contribute little to Sofia's urbanity. In comparison to bigger port cities at the time, social institutions that constituted the backbone of the "public sphere," such as cafés, clubs, reading rooms, appear to be missing (at least from the official statistics). One does not see other "buildings of modernity," such as banks, casinos, hotels, and factories either.⁶⁸

On a more individual level, reports by the British consuls in Monastir and Salonica districts described the average living conditions in 1870. According to them, the "lowest order of labourers" lived in one ("not so clean") room in Bitola (Monastir), and two or more rooms for the artisans. In Salonica, the room was clean but unfurnished in the country; two furnished rooms in towns seem to be quite common.⁶⁹ Rarely, merchants such as Eythymou in Athens built extraordinary buildings – his house was constructed in a year (1838–1839) and cost 43,000 drachmes. It was considered one of the best buildings in Athens in the 1840s and he rented his upper floor for 2,100 drh. per year to diplomats.⁷⁰ Most often, according to many travelers, merchant houses did not stand out from the rest of the population. The interior, however, expressed their status by displaying some European objects.⁷¹

Symbolic Geography: Subscriptions

Another significant trend that marked rising civic responsibility among merchants was expressed in the dissemination of literacy and education. A book subscription system was widely spread in the Balkans in the eighteenth and nineteenth century. It required a payment in advance, usually when the text was written and ready to go for print.⁷² The published book

⁶⁸ Anastassiadou, *Salonique, 1830–1912*, 180–200.

⁶⁹ PRO-PP, vol. 6 (1870), 239.

⁷⁰ He had also a second house worth 28,000 drachmes. Etychias D. Liata, *Times kai agatha stēn Athēna (1839–1846). Mia martyria apo to katasticho tou emporou Christodoulou Eythymiou* (Athēna: Morphōtiko Idryma Ethnikēs Trapezēs, 1984), 24, 32–33, 41, 49.

⁷¹ M. Karlova, "Turetzkaya provintziya i eya sel'skaya i gorodskaya zhizn'. Puteshestvie po Makedonii i Albanii." *Vestnik Evropy* 5, no. 4 (1870): 181.

⁷² For example, the author of a prospective Commercial Guide required half of the sum in advance and the other half when the subscriber receives the book. NA-BAN, f. 84k, Obiavlennie, n.p.

comprised a list of all subscribers. In the provinces under Austrian domination the lists of subscribers were often alphabetical. In the Ottoman provinces, however, the lists were usually arranged in hierarchical order.⁷³ This model stemmed from an older Byzantine tradition of hierarchical administrative categories.⁷⁴ That was the case with Michaël Chrētidis' *Epistolarion koinēpheles* of 1837, published in Bucharest. The book followed the hierarchical administrative and geographic pattern of presenting its subscribers but distinctions according to profession were missing.

As Table 2 reveals, the dissemination of the book was quite impressive: 1,384 copies. Certain groups, particularly the clergy and *archontes* in Wallachia (three of them, relatives of the *voyvoda* Alexander Ghika), subscribed for 23 books or 45.1 percent of all the books of that group). A group of "the most respected gentlemen" included a lot of traders but their merchant status was not explicitly mentioned. The same can be said about the distribution of subscriptions according to localities: several of the names belonged to merchants but very few were declared as such.⁷⁵ There are two places – Adrianople and Serres – where the number of subscriptions was twice the number of subscribers. In both cases this disproportion was due to a few individuals and clergy of higher rank who subscribed for several copies. Another factor might be that both were thriving commercial centers. Amongst all the subscribers, there were only two women: while one of them was "ē filomousos kokona Ralou Voulkou Tsaloglou" the other was not an art lover but presented as learned person: "ē logios Roxandra Aleksiou Damianou." The price of the *epistolarion* was 20 Wallachian grosia or 30 k.⁷⁶ The geography of the book's subscribers covered a substantial part of Rumelia and the bigger cities in Wallachia: 18 places, some of them broadly defined as ecclesiastical dioceses.

By contrast, some 20 years later in 1858, Kōnstantinos Melas' *Commercial Guide* was translated into Bulgarian and published in Istanbul.⁷⁷

⁷³ Cătălina Velculescu and Victor George Velculescu, "Livres Roumains à listes de souscripteurs," *RESEE* XII, no. 2 (1974): 205.

⁷⁴ For an analysis of subscribers' list of a book about the phanariot rule see Christine M. Philliou, *Biography of an Empire. Governing Ottomans in an Age of Revolution* (Berkeley: University of California Press, 2011), 12–15. On Byzantine administrative hierarchies see Ivan Biliarsky, *Hierarchy. L'Ordre sacré. Etude sur l'esprit romain* (Fribourg: Edition de l'Université de Fribourg, 1997).

⁷⁵ The Velculescus noted that merchants were interested in books with philosophical-pedagogical and moral content because they prescribed models for social behavior. Velculescu and Velculescu, "Livres Roumains," 215–216.

⁷⁶ The book explains that two Bucharest *grosia* equal three Turkish kuruş. Michaël Chrētidis, *Epistolarion koinēpheles* (Bucharest, 1837), 495.

⁷⁷ A. P. Granitski, trans., *Trŭgovsko rŭkovodstvo za trŭguvanie, promishlenost, moreplavanie i za trŭgovski delania* . . . Tsarigrad, 1858, 753–787.

Table 2. Subscribers of *Epistolarion koinōpheles*, 1837

Group or Place	Number of people	Number of books	Percentage of total
Aleksander Ghika		50	
Clergy	41	131	
Archontes	23	51	
Gentlemen	113	134	
Students	34	39	
Typographers	8	13	
Total (groups)	220	418	30.2%
New Alexandria	8	8	
Brăila	33	43	
Galați	40	49	
Ismail	1	2	
Eski Zagara	27	30	
Tyrnovo	14	22	
Kazan (Kotel)	7	11	
Sistovi (Svishtov)	35 (one woman)	49	
Adrianople	20 (one woman)	40	
Philippoupolis	37	50	
Pazardzhik	10	10	
Serres	20	48	
Thessaloniki	33	47	
Melnik	10	18	
Tyrnovo in Thessaly	35	35	
Ioannina	31	38	
Eparhia Veles and Pogonianes	18	24	
Osanitsa	18	24	
Total (places)	390	966	69.8%
Total	610	1,384	100%

Source: Michaël Chrēstidis, *Epistolarion koinōpheles* (Bucharest, 1837), end of the book, n.p.

The picture of subscribers is quite different. Women disappeared, which was consistent with the argument put forward in Chapter Four about women's economic marginalization in the second half of the century. While the number of the books was smaller—1,191, which was still quite a significant figure for a specialized edition of more than 700 pages, the number of areas in which it was disseminated increased substantially—42. Whereas the first book had a mixed list of Christian names, the second book's readership was monoethnic with two names written in Greek. The guide also did not reach audiences in bigger urban centers such as Serres, Ioannina, Salonica, and Adrianople. On the other hand, more or less the same

cities in Wallachia were included. Other interesting changes are worth noting – a long list of members of the abacı guild in Galata, a neighborhood in Istanbul (31 people), which supports the thesis that many traders kept their membership in the guilds. Also, the subscribers' list includes very few representatives of the clergy, and mostly low ranking ones. Another social group – 37 students in schools – subscribed for one copy. There were multiple others, among them teachers and traders, who donated subscriptions for local schools as well. The list is also instructive because it manifests direct participation of local merchants as distributors in book dissemination using their local commercial networks. For example, Khristo Arnaudov was responsible for Gabrovo and the adjacent Triavna and Elena, P. S. Zlatov for Ruşçuk and Guirgiu, the Khamamdzhiev brothers for Jassy, Bolgrad, and Galați.⁷⁸ However, the list is also revealing about the active role of teachers in the subscription system in the second half of the nineteenth-century. This trend resonates with Miroslav Hroch's theory of the role of intelligentsia and, especially, teachers in the nationalist movements, a topic that will be discussed in the next chapter.

In between the two cases of subscriptions stands an unpublished manuscript – a *Commercial Manual* by Mikhail Popovich, a merchant in Brăila. He published a bilingual (in Greek and Bulgarian) announcement for his future guide in 1843. The full text, however, was written in Bulgarian.⁷⁹ The announcement, as a form of advertising, is quite telling about the mechanism of subscription. In the advertisement authors were trying to achieve several goals: finding sponsors, educating readers, shaping readers' expectations, and sometimes announcing other books. The announcement reveals that readership taste was not driven only by the demand but also by the supply side. A different example also suggests that reading tastes were constructed in complex ways. Thus, another merchant approached the censor of the Serbian Kneževska Typography (1831) asking for permission to print an *Arithmetic Manual* in 3,000 copies with the offer to cover the expenses.⁸⁰ The case is reminiscent of the older eighteenth-century practice when one sponsor (usually a rich merchant or a bishop) would subsidize the edition, a system that was replaced by the mass subscription system previously described.⁸¹ However, in both cases the reading audience appears as a background component.

⁷⁸ Granitski, trans., *Trŭgovsko rŭkovodstvo*, 775, 779, 781, 784–786.

⁷⁹ NA-BAN, f. 84k, Obiavlenie, n.p.

⁸⁰ AS-KK, XXXIX, 41.

⁸¹ Velculescu and Velculescu, "Livres Roumains," 210.

Merchants played an important role in dissemination of newspapers among tradesmen and other strata of society as well. For instance, Khristo Tüpchileshtov regularly provided Ilarion Makariopolski, a Bulgarian archbishop, with *Dunavski Lebed*, *Bŭlgarski knizhitzhi*, and *Press d'Orient*.⁸² In almost all current communications with his commercial correspondents, one can find entries about getting/sending newspapers.⁸³ A good illustration of overlapping commercial and subscribers' networks offers a note in *Tsarigradski vestnik* of 1854: "In our printing press, we are preparing a publication of the Calendar of the famous astronomer Kazamia for 1855. The potential buyers are requested to write to Mr. Tüpchileshtov, Geshov, etc. for getting calendars."⁸⁴ It is worth noting that the newspaper's editor or the compiler of the calendar did not collect the subscriptions but that merchants with widely developed networks were used for such tasks instead. Apart from traders located in central nodes, there was a second group of subscription collectors on a regional level – they were predominantly tradesmen who used their webs of local commercial contacts. Some of these local distributors were offered an incentive of 10 percent commission.⁸⁵ It seems that in the case of the Bulgarians the distribution of newspapers in the 1840s–1860s mostly overlapped with merchant networks while since the mid-1860s teachers and *chitalishte* activists also participated widely.

Multiple Users and Uses of Time

This section examines some specific forms of time perception and usage by the merchants, such as the distinction between professional or "merchant's time"⁸⁶ and family/leisure time; objects of time measurement; new technologies and their impact on forms of communication; and concepts of personal legacy and memory. Measurability and predictability of rationalized and secularized time permeated every bit of the merchant's profession: contracts, bills of exchange, correspondence, and deliveries.

⁸² BIA-NBKM, f. 6, IA 8978, 310; IA 272; IA 12195/51.

⁸³ In 1848, Evlogi Georgiev owed Tüpchilestov 2,043 k. for newspapers; supposedly for many newspapers. In 1858, a yearly subscription for *Tsarigradski vestnik* was 150 k. BIA-NBKM, f. 6, IA 8942.

⁸⁴ *Tsarigradski vestnik* 4, no. 187 (21.VIII.1854): 168.

⁸⁵ This was the case of Ivan Burmov in Gabrovo. BIA-NBKM, IIB 5397.

⁸⁶ Jacques le Goff coined the term in his seminal article about the emancipation of "merchant's time" from "Church's time." See Jacques le Goff, *Time, Work and Culture in the Middle Ages* (Chicago: The University of Chicago Press, 1980), 29–43.

Ledgers of the generation of the fathers present a good case in point: they were usually one notebook that contained all activities, often intermixed, including family expenses, such as food, weddings, funerals, and so on.⁸⁷ The generation of their sons employed separate entries and ledgers (often using the method of double-entry bookkeeping), and it seems that professional and private life began to be understood as separate. The chronicle of the Arie family is quite revealing in terms of the distinction between work and non-work. It contains many examples of business stories of success but at the same time little concrete calculations, and the explanation may lie in the fact that: “Moshe wrote all daily accounting in a small notebook, which he kept into his bosom because he did not have ledgers.”⁸⁸ The use of specialized bookkeeping and scribes may have contributed to the separation of family and business records.

Epistolary manuals also reveal conceptualization of private time. For example, the already mentioned epistolary guide of 1809 offered instruction in keeping correspondence by providing two samples of letters to a friend and a note on how to offer thanks for receiving a gift.⁸⁹ Another epistolary manual, which was compiled by a merchant for use in his office in the 1840s, had several samples of letters to extended family members.⁹⁰ Two changes seem to have occurred simultaneously, one in the specialization of merchant correspondence and bookkeeping, and the other in emergence of new modalities of socialization, both captured in epistolary guides, which were a best selling genre as the previous section has shown. Thus the occurrence of samples to distant relatives and friends about various occasions, which were not work related, increased.⁹¹ In commercial correspondence, though, there were occasionally a few lines at the end sharing personal news.

Calendars, another artifact of popular culture, also contained enriching perceptions of temporality. Merchants took part in their dissemination as well.⁹² The calendars provided teleological order: the chronology began

⁸⁷ See, for instance, the ledgers of Marko Teodorovich, KM-NV, Türgovski tefter; the ledger of the Sakhatchiński Brothers, RIM-G, Inv. 399; Türgovski tefter na h. Khristo Rachkov BIA-NBKM, IIA 7807; the ledger of Chadzē-Antōnēs Batēs. Kremmydas, *Emporikes praktikes*, 21.

⁸⁸ MS-NA, Khronika, 11, a.e. 1, 26.

⁸⁹ BAR, Mss. sl. 738, 7–8.

⁹⁰ BIA-NBKM, IIB 9910.

⁹¹ Chrēstidis, *Epistolarion koinōpheles*, 20–21, 92–104.

⁹² For example, a letter by the merchant Khristo Georgiev discloses that he received 450 calendars last year (1857). Khristo Georgiev to Khristo Tūpchileshtov, 22 April 1858. BIA-NBKM, f. 6, IA 870.

with foundational dates in monotheistic religions, mostly Christianity and Islam. These compilations also introduced a broader context: local and world events were intricately intertwined. A calendar of 1850 mentioned the year Constantinople was taken by the “Turks” as well as when Columbus found America, the death of Martin Luther, the birth of Napoleon, the year when tobacco was planted in Europe, and the year when people started drinking tea in England, the announcement of the edict of Gulhane of 1839, to name just a few random dates. Some inventions like guns, snuff, the first typography in Moscow, and the first air balloon in Europe were also included. Wars and the revolutions in France and Hungary in 1848 were also mentioned.⁹³ Such an eclectic edition is interesting with its regularity, updated every year, containing traditional dates and blending information about natural disasters, fires, diseases, inventions, as well as political events. While the recurrence of old events gave a sense of eternal time, the updates of contemporary events brought a feeling of transiency occurring both in the world within and around the Ottoman Empire. Often these calendars were incorporated in almanacs with information about weights and measures, currencies, and itineraries, which contributed to the development of a measurable, rational, and secular worldview and the expansion of the “horizon of expectation,” as Koselleck has put it.

Correspondence was the principal means of communication for the fathers. At the end of the eighteenth century some villages were hiring private couriers.⁹⁴ Other merchants were attaching multiple letters within one big letter/envelope and thus saving on postal service, often sent through another merchant or employee. New technologies, such as steam transportation, telegraph, and especially railways cut the time for transporting commodities and transmitting news enormously.⁹⁵ It seems that the telegraph entered quickly into commercial communication patterns but its use was restricted to important information. For example, in 1862, a merchant confirmed in a letter that he had received a telegraph regarding the tax farming of the Tŭrnovo sancak’s beĝlik on their account for a

⁹³ Petko Radov Karlovtsa, eds., *Kalendar vechni* (Tsarigrad: Knigopechatnitsa na Tsarigradski vestnik, 1850), 8–9.

⁹⁴ Tsonchev, *Iz stopanskoto minalo na Gabrovo*, 445–446.

⁹⁵ New technologies permeated advertising of the 1870s. It became common to announce not only trade on commission but also “dispatching goods via railway or other manner.” *Pravo* 8 (7 December, 1873). An announcement for “Stranski & Mikhailovski” Plovdiv, 1873.

1,130,000 k.; however, he would send the papers via the post to Istanbul.⁹⁶ Thus, the information was communicated in three ways: a cable, a letter, and a postal package.

Table 3 discloses Tüpchileshtov's company postal expenses for a period of 24 years. It shows that between the mid-1850s and the late 1860s when the company was involved in a combination of tax farming, state delivery, and grain export, the expenses were higher. The average amount per year was 3,335 k., which was quite high and alludes to intensive traffic and

Table 3. Postal Expenses of the Tüpchileshtov Company, 1853–1877

Year	Expenses (in kuruş)
1853	2,087
1854	1,482
1855	X
1856	5,797
1857	826 March–Dec
1858	4,235
1859	3,602
1860	3,750
1861	4,397
1862	X
1863	4,300
1864	X
1865	2,667
1866	4,275
1867	8,180 (2,908 of them for the cotton enterprise)
1868	3,930
1869	3,324
1870	2,248
1871	X
1872	2,472
1873	2,390
1874	2,439
1875	2,804
1876	2,617
1877	2,223

Source: BIA-NBKM, f. 6, IA 27406; IA 27409; IA 9017, 75–76; IA 9005.

⁹⁶ BIA-NBKM, f. 6, IA 3137, IA 3138.

expensive services. It is interesting to note that correspondence between Tüpchileshtov and Georgiev cost only 95 k. in 1869, possibly because Georgiev was not involved in tax farming.⁹⁷ The decrease in postal expenses in the 1870s suggests two things: decline in business and the fact that postal services became cheaper and more accessible. Recall that Sofia had one post office and one telegraph building in 1867.

One of the indicators for awareness of the importance of time and its measurability was the frequent information about merchants buying watches for personal use, the so-called “sahat.” In 1851, h. Mincho h. Tsachev of Tŭrnovo bought watches for h. Pencho and h. Nikoli.⁹⁸ The fact that all three of them were hacı does not seem to be a coincidence. It was the possession of a device for measuring time that epitomized power and prestige. Consider also that in 1803 Marko Teodorovich bought a watch for a certain Mikha h. Vlach for 50 f. To put this information in perspective – in the same year he spent an average of 46,88 f. per month for food.⁹⁹ Both examples are an illustration of the consumption of luxury objects as a social distinction that can be used spatially in both work and non-work settings.

So far, I have analyzed the merchants' wills as sources for investment strategies, distribution of property, and as a way of reshaping the physical space. Testaments had another function as well – they served for leaving a trace after one's death by following (with some variations) a formulaic expression: “Because the horrifying hour of death is unknown, it is a duty of every man to arrange one's life and take care of one's property when one is in full consciousness.”¹⁰⁰ The need for absolution, donations to churches and orphans, and memorial services prevailed in wills from the eighteenth and early nineteenth century. An interesting entry about death reveals the ledger of Marko Teodorovich: “September 26, 1800 Philip Thoma died.” He was one of his stable partners in trade in cotton in Vienna. Four years later, 15 f. were paid for a memorial service.¹⁰¹ Was this a business expense? Was this an expression of respect to a colleague? Was it a recognition of life's precariousness? Or, was it all of the above? It is difficult to discern because such notes are just that, notes. Yet these

⁹⁷ BIA-NBKM, f. 7, 2, a.e. 1429, 38–39, 44–45.

⁹⁸ BIA-NBKM, f. 307, a.e. 6, 42.

⁹⁹ KM-NV, Tŭrgovski tefter, 19.

¹⁰⁰ NBKM-BIA, IIB 29799.

¹⁰¹ KM-NV, Tŭrgovski tefter, 8, 20.

concerns seem to disappear later. An epistolarion from the 1840s does not even have a sample of a will.¹⁰²

Apart from the desire to be remembered, many Christians were concerned about their funerals. The Eski Cuma's kondika sheds light on that issue: in 1866, the church trustees sold 86 burial plots for the steady price of 102 k. Of them 62 (72 percent) were intended for one's own burial, five for fathers, mothers, and a sister, and 19 were not specified. Gender-wise there were only two women who bought plots for themselves.¹⁰³ In a similar vein, the ledger of the Sakhatchioğlu brothers reveals death expenses – when their mother died in 1835, two of the sons paid 629 k. for the service. By contrast, the second wedding of one of their sisters cost 3,538 k., or almost six times more.¹⁰⁴ The funeral of a certain Petko Ninić in Belgrade was also modest – 174 k.¹⁰⁵ Post-Ottoman funerals were more expensive and expressed national values as well. Take the example of h. Nikoli h. Minchoğlu, merchant and member of the first Ottoman parliament, who died in 1892 in Tŭrnovo. The cost of his funeral was 384 leva and the 40-day memorial service 160 leva, or total 544 leva. The description of the expenses was quite meticulous and included three napoleons to an archbishop, 44 leva for eight priests, 15 for a deacon, and 12 leva to children for the ritual, “May he rest in peace.”¹⁰⁶ This sumptuous event fits well into a trend toward a hagiographic approach to merchants' contributions to national movements.

In summary, I have approached the social perceptions and reorderings of space and time as an integral part of merchants' lives and practices. Traders were not just users but also creators of various space and time combinations. Therefore, rather than using the traditional quantitative measure of commodity traffic, I explored multiple networks and their geographic fluidity as established through the merchants' social interactions. Merchant travel, a quintessential expression of spatial mobility, was examined through the lens of fathers' *hajj* to Jerusalem and/or Balkan Orthodox monasteries vs. grandsons' “pilgrimages” to Western European universities. Donations and philanthropy, as well as books and newspaper subscriptions, were interpreted as forms of physical and symbolic appropriation and expansion of public space. While time was discussed in terms

¹⁰² BIA-NBKM, IIB 9910.

¹⁰³ Petkova and Temelski, *Eskidzhumaška (Tŭrgovishtka) tsŭrkovna kondika*, 146–150.

¹⁰⁴ RIM-G, Inv. 399, I, 66, 68.

¹⁰⁵ Branka Prpa, ed. *Živeti u Beogradu. Dokumenta uprave grada Beograda*, vol. 2, (Beograd: Istorijski arhiv Beograda 2004), 589–591.

¹⁰⁶ BIA-NBKM, f. 49, a.e. 2, 7.

of the separation of professional, family, and leisure time, its measurability and new technologies were understood to not only impact forms of commercial communication but also, and even more significantly, shape secular worldviews. The chapter opened with an owner's desire to emulate a European kafana and ended with a lavish post-Ottoman funeral, which suggests that national time already had entered the picture. By the 1870s, nationalist lexicon had permeated obituaries as well. Kleanta Kisimova, as one example, who died in Bucharest, was memorialized in a particular value hierarchy: "The deceased was a good Bulgarian, a patriot, a commendable wife, and a good mother."¹⁰⁷ The intersection of national time and space is a topic for discussion in the next chapter.

¹⁰⁷ Radkova, *Posmърtni materiali*, 237.

CHAPTER SIX

TROPE OF NATIONALISMS: VISIBLE MARKETS, INVISIBLE IDEOLOGIES

And what is this rumor that some of Tüpchileshtov's books with statements against the government have been found in the shop of Mr. Svateria? It is not true, because since I began writing letters I have not demonstrated in them anything but loyalty.¹

The above quote highlights the main question of this chapter: Whose loyalty is in question, anyway? I suggest that the traditional historiographical thesis regarding merchants' support for national revolutions, prevalent in many national narratives in the Balkans, has to be revisited. First, traders were not a homogenous group. Second, by breaking up the era under investigation into two periods, 1780s to 1820s and 1830s to 1880s, a more layered picture emerges: the fathers as a pre-national generation; sons and grandsons attracted to various ideologies, involved in national movements, and nation-building states. The two periods correspond to the broader processes of incorporation of the Ottoman Empire into the world economy, the emergence of competing national discourses in the nineteenth-century Balkans, and the shifting power relationships of the Eastern Question.

However, the exogenous factors and international framework shaped only some aspects of national identity. The specific endogenous economy and pace of social transformations in each country embedded its particular commercial stratum with a unique mythology about its national revolution. For example, while some Greek diaspora merchants (unlike local ones and the phanariot milieu) were financing the Greek War of Independence, various Serbian merchants were amassing capital by smuggling and selling (with high profit margins) arms from Austria, and certain Bulgarian merchants were supporting dualist projects to preserve the integrity of the Ottoman Empire.² In his memoirs, Madzharov mentions that when he and his father traveled by train (after the April Uprising of 1876),

¹ Khristo Tüpchileshtov to Stoian Gruioğlu, 25 March, 1857. BIA-NBKM, f. 6, IA 8978, 134–135.

² These projects are usually labeled as “Turcophile” in the Bulgarian memoir literature and scholarly studies.

soldiers asked them about their occupation: “This profession [merchant] is considered trustworthy and reliable among the Turks. According to their notions, a merchant is a well-to-do person who would not abandon his job in order to become a revolutionary.”³ With respect to the issue of loyalty, a more specific question would be: how did economic practices impact political and social behavior? This chapter suggests a nuanced approach that unpacks monolithic views on nationalism and introduces variations from country to country and within them as well. As with most researchers, I take an eclectic approach to nationalism, siding though with the camp of modernists versus perennialists.

The Eastern Orthodox Community, 1780s–1820s

While most national historiographies contend that the Eastern Orthodox Church was the main pillar of national identity during the Ottoman domination, there are dissenting voices as well. Some authors have asserted that the pre-eighteenth-century Balkans represented a “nonnational Orthodox world.”⁴ Paschalis Kitromilides went a step further to argue that secular statehood and nationality disrupted “both the Ottoman rule and Orthodox unity in the Balkans.” It seems appropriate to borrow Rogers Brubaker’s term “nationalizing states,” which is consonant with Kitromilides’ argument that there was no “national awakening” but rather a dynamic process of nation-building. It began with the emergence of the Greek independent state, a phenomenon that did not always overlap with industrialization (*pace* Ernest Gellner). Moreover, the eventual abandonment of the ecumenicity of Orthodoxy and the “nationalization” of the church (Greece, 1833; Rumania, 1865; Bulgaria, 1870; Serbia, 1879) led to the religion’s cooptation by various nationalisms.⁵ However, a student of the nineteenth-century Ottoman Balkans should take into account that these events were not always driven by top-down policies. On the one hand, in 1827, knez Miloš issued an order that banned “Belgrade’s residents from pretending to be Greeks and neither a Bulgarian nor a Cincar should do the same.”⁶ The decree seems to be a precursor of nationality laws.

³ Mikhail Madzharov, *Spomeni* (Sofia: Izdatelstvo Bŭlgarski pisatel, 1968), 329.

⁴ L. S. Stavrianos, *The Balkans 1815–1914* (New York: Holt, Rinehart and Winston, 1963), 16.

⁵ Paschalis Kitromilides, “‘Imagined Communities’ and the origins of the national question in the Balkans,” *European History Quarterly* 19, no. 2 (1989): 150–152, 160, 177–180, 186.

⁶ D. J. Popović, *O Cincarina. Prilozi pitanju postanka našeg građanskog društva* (Beograd: Prometej, 2000), 25–26, 31.

On the other hand, the policy of controlling the foreign economic presence appears to be driven to some extent from below. There are several letters from merchants and artisans asking the government to curb foreign competition. A case in point is a request by the guild of small shop keepers in Belgrade asking that foreign merchants trade only in local goods; the number of Jewish shops to be limited to ten; and the guild exercise control over the opening of shops by foreigners.⁷ Thus, local merchants were seeking state support to regulate competition in local markets in their favor but that economic claim was intertwined with ethno-national demands as well.

It is not a coincidence, as I have argued in Chapter One, that the profession of the merchant had polyvalent notions in an undivided world dominated by religious and class distinctions. Take the term “Greek” merchants in central Europe. It had fluidity and was broader than the ethnonym Greek. In a way, it was emblematic of a multiethnic polity in which national identifications were missing, and, instead, ethnic, social, religious, linguistic, regional, urban/rural, and any combination of these signifiers were the norm. This complexity of identity was mirrored at the level of profession, which not only had a broad meaning but also allowed gender inclusiveness. The use of several languages was another way of maintaining a rich portfolio of multiple professions and identities. With the exception of the educated minority, mastering of all those languages was at the *carşı* (market) level and demonstrated a lack of ethno-linguistic markers of national belonging.

As previously noted, many scholars consider Greek the *lingua franca* in the nineteenth-century Balkans.⁸ Yet it seems that mixed language used by merchants, which I call Balkan-Ottoman commercial *koine*, was based on Greek, but heavily peppered with Turkish, Arab, Persian, and Slav words, especially until the 1830s. Maria Todorova cited a document written in Bulgarian with “Greek letters and Turkish figures and Turkish conjunctions.” Andreas Lyberatos offered similar observations.⁹ An analogous example is an anonymous manuscript from around 1809, which had a contract sample described as “omologia [Greek] za [Bulgarian]

⁷ AS-KK, VIII, 558.

⁸ Richard Clogg, *A Concise History of Greece* (Cambridge: Cambridge University Press, 1992), 23.

⁹ Maria Todorova, “The Personal Accounts of the Bulgarian from the National Revival Period,” *EB* 3–4 (1992): 51; Andreas Lyberatos, “Men of the sultan: the beglik sheep tax collection system and the rise of a Bulgarian national bourgeoisie in nineteenth-century Plovdiv,” *Turkish Historical Review* 1 (2010): 63.

ourtachuvanu [Turkish, corrupted version for ortaklık].”¹⁰ Other cases include business partnership contracts of Sliven, written in Bulgarian (with Greek letters), Greek, and Bulgarian by the same merchant:

I became a partner [Turkish: ortak] with mister [Greek: kyr] Petra Dimi-triou, and I invest capital 6,000, in words six thousand, and kyr Petar invests kuruş 6,000, in words six thousand, and we will trade [Turkish: alış veriş] in what is appropriate [Turkish: monasıp].¹¹

There is also evidence of expressing this linguistic eclecticism in oral form: a Greek teacher in Novi Sad, spoke Serbian “in Bulgarian manner sprinkled with Turkish expressions.”¹² Many more examples could be given, but the point is to demonstrate that pre-national identity allowed rich forms of social and professional communication and collaborations. That does not mean that ethnic distinctions did not exist, but they were more along religious, urban/rural, class, and non-national lines.¹³ Victor Roudometof (following Anthony Smith) has suggested approaching this awareness of ethnic differences through the lenses of “ethnie.”¹⁴ Naturally, there were negative ethnic stereotypes. For example, a Serb who became a money-lender was called “Greek” – a rogue, a foreigner in the eyes of his fellow peasants. In the same way, a Rumanian saying conveys similar negativism: “The Greek is a pernicious disease who penetrates to the bone.”¹⁵ The Greeks, on the other hand, often regarded the Slavs as “hondrokephaloi” (blockheads or simpletons).¹⁶

Another sign of the predominantly Eastern Orthodox way of viewing the world was found in the correspondence of Stamatēs Petrou, a servant of the young Adamantios Korais in the 1770s, who later became a merchant himself. In letters sent from the foreign environs of Amsterdam to Smyrna, he revealed that he was part of a self-contained world of Eastern Orthodox faith filled with anxiety about atheism, heterodoxy, foreigners,

¹⁰ BAR, Mss. sl. 738, 11–12.

¹¹ BIA-NBKM, f. 169, a. e. 55, 1.

¹² Ibid., 160.

¹³ For a recent historiography on the *millet* system, see Bruce Masters, “Christians in a changing world,” in *The Cambridge History of Turkey*, vol. 3, *The Later Ottoman Empire, 1603–1839*, ed. Suraiya Faroqhi (Cambridge: Cambridge University Press, 2006), 272–279.

¹⁴ Victor Roudometof, “From Rum Millet to Greek Nation: Enlightenment, Secularization, and National Identity in Ottoman Balkan Society, 1453–1821.” *Journal of Modern Greek Studies* 16, no. 1 (May 1998): 12.

¹⁵ L. S. Stavrianos, *The Balkans since 1453* (New York: New York University Press, 2000), 224.

¹⁶ Traian Stoianovich, “The Conquering Balkan Orthodox Merchant,” *JEH* 20, no. 2 (Jun., 1960): 304.

novelties, and in general “fear of Europe.” He did not recognize other merchants by their nationality but as Lutherans and Calvinists, and preferred relations mainly with “rōmaioi” and Orthodox Christians.¹⁷

The irony was that the same pre-national sense of belonging also stimulated the first national revolution in the Balkans. Nikolai Todorov studied the Bulgarian participants in the Greek War of Independence. He remarked that the Gabrovo merchant h. Khristo Rachkov allegedly contributed financially to the revolution, and after the death of the Patriarch in Constantinople, committed a suicide in 1821.¹⁸ His death raises the question of his identity: Was he a “Greek”? How did he and his contemporaries perceive the event that is called the War of Independence? Did he support an anti-Ottoman and political uprising or merely express Christian solidarity (hence the alleged loan to the Patriarchate) against social oppression in Morea (not Greece)?¹⁹ Another example of lack of “national” loyalty is presented in the case of the Plovdiv (Philippoupolis) Chalūkov family, prominent merchants and celeps. They benefitted from fiscal transformations in tax collection in the 1820s and 1840s and embody the gradual emancipation from Greek Orthodox millet to modern national communities. One of the brothers, Stoian Todorovich Chalūkov, allegedly was also involved with Philiki Etaireia, the secret society that organized the Greek revolution. He had agreed to provision 10,000 armed men who were supposed to invade the Empire from Serbia. The failure of the insurrection in the Danubian Principalities did not shake the Chalūkovs’ loyalty to the Empire’s integrity. Neither of them committed suicide. Indeed, they signed a letter, written by the Orthodox Christians in Plovdiv (1821), stating that they would remain faithful to the sultan.²⁰ The two examples reveal intra-generational distinctions: religious support for liberation from Muslim domination and pragmatic approach of shifting political allegiances in support of the same rule. On another level as well, the Chalūkov family illuminates the layered existence of multiple cultural identities – the process of auto-hellenization of the Balkan merchants.

¹⁷ Philippos Ēliou, ed., *Grammata apo to Amsterntam* (Athēna: Nea Ellēnikē Bibliothēkē, 1976), 171–183.

¹⁸ There are two versions of his alleged participation: first, that he hid twelve carts with guns in his water mill in Gabrovo; second, that he donated 100,000 k. to the Patriarchate for the imminent Greek uprising. Petūr Tsonchev, *Iz stopanskoto minalo na Gabrovo* (Gabrovo, “Otvoreno Obshtestvo,” 1996), 607. Nikolai Todorov, *Filiki eteria i Bŭlgarite* (Sofia: Izdatelstvo na Bŭlgarskata academia na naukite, 1963), 60, 85.

¹⁹ Also, information about the insurrection of the Bulgarians around Tŭrnovo in support of what was going in Morea exists in Serbian documents. AS-KK, XXI, 229, 231.

²⁰ Lyberatos, “Men of the sultan,” 57, 65, 72.

Hellenism and Ottoman Cosmopolitanism

The theme of hellenization permeates the majority of Greek research on Greece's role in the Ottoman Balkans.²¹ In the other national historiographies, though, this issue is treated rather critically. The term Hellenism contains a variety of meanings for diverse social groups: first, Greek-speaking non-ethnic Greek intellectuals, mostly clergy, teachers, scholars, or some combination of them who assimilated into Greek culture – Iosipos Moisiodax, and Nikolaos Piccolos being prominent examples. Second, are the previously mentioned “Greek” merchants who constituted a rich intra-Balkan group consisting of Greeks, Serbs, Bulgarians, Orthodox Albanians, Rumanians, and Macedo-Vlachs. D. J. Popović suggested that “Greek” also assumed the meaning of “profession” – the equivalent of merchant: “Amongst the farmers in Srem every merchant is called Greek, whether Serb, German, Jew.”²² Third, the biggest segment arguably was constituted by urban elites in the Ottoman cities. That stratum adopted Greek language, changed their names, married into Greek-speaking families, sent their children to Greek schools, and supported Greek culture on a local level. These degrees of hellenization varied according to time and social affiliation, but the adoption of Greek language as a marker of cultural, religious, and professional sense of belonging was the most important element.

Terminology in contemporary use seems to elude the fluid meanings that language had in various contexts (from ethnic to religious to cultural to professional) of the late eighteenth and nineteenth century. The appellations Romaioi, Greeks, Hellenes were charged with different interpretations. The former refers to all Eastern Orthodox Christians who were considered Romans and hence Rum millet.²³ Foreign sources used Greeks in the same sense but Hellenes pertained to ancient Greeks. During the Middle Ages, the appellations Romaioi and Greeks referred to Byzantines, and to a certain extent they implied an educated person. At the same time, urban social stratification and expansion of commerce added new social meaning to the term “Greek.” As Stoianovich has argued, it came to signify a more affluent urban stratum, which was not confined to a specific ethnic

²¹ Dimitris Tziovas, ed., *Greece and the Balkans: identities, perceptions and cultural encounters since the Enlightenment* (Aldershot: Ashgate Publishing Limited, 2003); Paschalis M. Kitromilides, *The Enlightenment as Social Criticism. Iosipos Moisiodax and Greek Culture in the Eighteenth Century* (Princeton: Princeton University Press, 1992).

²² Popović, *O Cincarima*, 111.

²³ Such was the meaning used by Stamatēs Petrou. See, note 17.

group.²⁴ One of the earliest calls for self-hellenization was expressed by Daniel of Moschopolis (1762–1802) in his *Eisagogiki Didaskalia* (Introductory Instruction): “Acquire the tongue and speech of the Greeks./Greatly benefited in your professions,/And in all your commercial undertakings.”²⁵ The entreaty has a clear economic message; its eager reception can be observed not only in education and commerce, but also in mixed marriages in various cities in the central Balkans where adopting the Greek language was considered a means for upward social mobility.²⁶

From the mid-eighteenth century onward, rural migration to urban centers was on the increase. Excluded from access to numerous resources, the migrants adopted different strategies of socialization. Inter-ethnic marriages were one of the forms of cultural adaptation and socio-economic adjustment. For example, in Plovdiv the arrival of rural apprentices, especially among the abaci guild, often led to marriages to daughters or relatives of their masters, or the apprentices established godparent alliances through *kumstvo* (*koumparia*, best man or godfather).²⁷ Rhetorical devices of stigmatizing such behavior as “Graekomania” were clearly articulated in the early 1840s by Bulgarians educated in Russia (such as Vasil Aprilov).²⁸ A recent analysis of generations of immigrants to Phippoupolis, for instance, demonstrated that these population movements were not just short-term migrations from the neighboring countryside during the *kircalis’* time (1790s–1820s), as usually interpreted, but were quite prominent until the mid-nineteenth-century. The author has also cautioned against ascribing national categories retrospectively.²⁹

²⁴ Stoianovich, “The Conquering Balkan Orthodox Merchant,” 234–313; Marta Bur-Markovska, *Balkanite i ungarskiat pazar* (Sofia: Izdatelstvo na Bŭlgarska Akademia na Naukite, 1977).

²⁵ Richard Clogg, ed. *The Movement for Greek Independence 1770–1821. A Collection of Documents* (London: The Macmillan Press, Ltd, 1976), 91–92.

²⁶ Popović, *O Cincarima*, 171.

²⁷ Nikolai Genchev, *Vŭzrozhdenskiat Plovdiv* (*Prinos v Bŭlgarskoto dukhovno Vŭzrazhdane*) (Plovdiv: Izdatelstvo “Khristo G. Danov,” 1981), 37. This practice seems to have been so prevalent that an 1806 epistle by Patriarch Gregorius V banned the priests, deacons, and monks from becoming *kumove* (*koumparoi*). Ivan Snegarov, “Grŭtski kodeks na Plovdivskata mitropolia,” *SBAN* XLI, no. 2 (1946): 257–259.

²⁸ As has been argued, it was the secularization of the Greek Orthodox intellectuals, under the impact of the Enlightenment, who first eroded the unity of Rum millet. Roudmetof, “From Rum Millet to Greek Nation,” 33.

²⁹ Moreover, in the 1860s when the town was politically divided, a very high percentage (72.7 percent) of those migrants sided with the Greek party. Andreas Lyberatos, *Oikonomia, Politikē kai Ethnikē Ideologia. Ē diamorphosē tōn ethnikōn kommatōn stē Philippoupolē tou 19ou aiōna* (Ēracleio: Panepistēmiakes Ekdoseis Krētēs, 2009), 53–57.

A picture of a multifaceted urban fabric emerges, which imposed excessive pressures upon city dwellers engaged in diverse daily negotiations. Such multiple identities existed within a polylinguistic mix in which, until the 1830s, Greek language and culture was a “conduit for cultural change, intellectual and social mobility.”³⁰ This multilingualism was widely practiced and commented upon by many contemporaries. Consider the example of the Russian traveler M. Karlova, who visited Macedonia and discussed bilingualism in the town of Negoš. The Bulgarians, she noted, spoke both Greek and Bulgarian but preferred Greek “as a more cultured and fashionable language.” They spoke Greek in society but Bulgarian at home and in the surrounding villages.³¹ The multiethnic, multi-religious, and multi-linguistic coexistence created a variety of “in-between” groups. For example, the Cincars, considered by Popović as a “non-historical people,” felt close to Greeks, Albanians, Serbians, Bulgarians, and Romanians. This “neodredenost” (indeterminability) was reflected in their multiple exo-appellations (Cincars, Vlachs, Koutsovlachs, Macedo-Vlachs) and endo-appellations (Aromanians).³² Gudilas and Langeris (Hellenized Bulgarians in Plovdiv) were also groups that adopted Greek language and culture as a lifestyle. The concurrent existence of several appellations for various groups, expressed in a complex terminology, exposed the porous and mobile identities in the pre-national Balkans. They flourished in the Ottoman context up to the 1830s, a process interrupted by the emergence of nation-states and the Tanzimat, in which the groups caught in-between became easy targets of criticism.

In support of the argument for “fluidity of linguistic and ethnic identities” and “linguistic and cultural osmosis,” the existence of multilingual glossaries is often mentioned in scholarly research. For example, Theodore Kavalliotis published the Greek-Vlach-Albanian Glossary in 1770. Daniel of Moschopolis produced a Greek-Vlach-Bulgarian-Albanian dictionary in 1802, and Theodosios Sinatitis wrote a Slavo-Bulgarian-Greek-Karamanlidika edition in 1841.³³ Regarding commercial practices, an interesting source provided the compiled notebooks of personal daily use by merchants. One such notebook of 56 pages (n.d.) entitled “Greek/Bulgarian

³⁰ Tziovas, “Introduction,” in *Greece and the Balkans*, 7.

³¹ M. Karlova, “Turetzkaya provintziya i eya sel'skaya i gorodskaya zhizn'. Puteshestvie po Makedonii i Albanii.” *Vestnik Evropy* 5, no. 3 (1870): 747.

³² They used to be transhumant livestock breeders who spoke some blend of Latin and Romanian languages. Some of them settled in Macedonia and adopted Greek language and culture and later moved to the Habsburg Empire. Popović, *O Cincarima*, 5, 9, 16–28.

³³ Tziovas, “Introduction,” in *Greece and the Balkans*, 4.

Dictionary/Conversation Guide,”³⁴ introduced commercial expressions but also urban manners, values, and forms of sociability, such as invitations for home visits, going for a walk, shopping, and going to a play. Epistolary guides offer another indirect glimpse into urban social interactions.³⁵ It was very common for documents from the turn of the eighteenth century up to 1830s to use *kyr* and *kyria* as forms of respect; often preceding the names of influential people. In the early ledgers, for example, the term *kyr* for partner (*ortak*) was very often employed.³⁶ Popović also mentions the title “*‘cir*” and “*‘cira*” for respectable people as well as *hacı* who attached them to their signatures.³⁷ It was not unusual for the father’s generation to hellenize their names or name endings and titles. Consider the list of the school board of trustees of the Greek and common school in Tŭrnovo, which included *kyr* h. Dimcho h. Georgiou, *kyr* Pencho Iannou, and *kyr* Petŭr Panaiotou.³⁸ These were not only social and cultural markers but also signs of economic prestige.

Along these lines, it is questionable, however, whether to consider the language of letters as a measure of ethnic preference. The Chalŭkovs signed many documents in Greek but maintained their business correspondence mostly in Bulgarian. The opposite was also true – Dimitrika Michora, a supporter of the Greek party in Plovdiv, wrote in both languages.³⁹ Another Edirne merchant signed his letters alternatively as Georgi Karamihalev or Georgios Mavromihalis.⁴⁰ While the above-mentioned epistolary guide displayed a mixture of names and Greek addresses of respect, another manuscript, compiled between the 1830s and 1840s, revealed a “Bulgarianization” of personal names and addresses and a preference for Ottoman names for cities: Selânik and Filibe.⁴¹ The last example corroborates the argument that divergent trajectories within such a rich multiethnic mix began in the 1830s.

³⁴ BIA-NBKM, IIB 6441.

³⁵ BAR, Mss. sl. 738, 9–11.

³⁶ See entries from an 1808 ledger. At that time, Sakhatchioğlu was trading mostly in cotton in Vienna and Pest via Bucharest. Many of his partners were “Greek” merchants. RIM-G, Inv. 399, I, 1, 3, 9, 52; II, 6, 8, 32.

³⁷ Popović, *O Cincarina*, 165.

³⁸ Ivan Snegarov, “Drug Tŭrnovski Tsŭrkoven kodeks (Za uchilishta, enoriiski tsŭrkvi i manastiri),” *Godishnik na Sofiiskia Universitet–Bogoslovski fakultet* XVIII, no. 2 (1940–1941): 6, 13–15.

³⁹ Lyberatos, “Men of the sultan,” 78.

⁴⁰ BIA-NBKM, f. 6, IA 2307; IA 18121/52.

⁴¹ BIA-NBKM, IIB 9910, 29–30.

Another source, the kondika of the Tŭrnovo municipality (1778–1819), is also quite revealing as to the process of absorption of Greek language and culture. It was written in Greek, and yet the language is a blend of colloquial and written language with a rich mixture of Bulgarian and Turkish words. Many of the names have Greek suffixes, such as Margaritis Mladen and hacı Nikolchos Penchos. Other documents confirm the fact that Greek writing dominated in Tŭrnovo at this time.⁴² Thus, Khristo Rachkov changed his name from Gabrovali (from Gabrovo) to Khristo Rachkov Grek (Greek) in 1801 when he accumulated more wealth.⁴³ In this context, the perception of inter-ethnic marriages did not appear to be unfavorable until the 1830s. For example, the Plovdiv bishopric's register seldom explicitly mention ethnicity in inheritance and divorce documents. By contrast, ethnicity as a marker of distinction dominated the quasi-demographic study of the same city, written by Konstantin Moravenov in the 1870s.⁴⁴

Mixed marriages offer a window to the intersection of gender, economy, and nationalism.⁴⁵ Expectedly, they attracted critiques from numerous sources. One critical approach can be labeled patriarchal and traditional Orthodox. The disapproval of mixed marriages was articulated among the diaspora merchants. The previously mentioned Stamatēs Petrou had expressed earlier concerns about inter-confessional marriages, his letters were written from a traditionalist, patriarchal, and conservative view. When his master fell in love with a Calvinist woman and even intended to marry her, he was scandalized, but fortuitously for him she died.⁴⁶ Some 40 years later, a Bulgarian merchant echoed this same intolerant attitude directed against women. He wrote from Istanbul to his boss in Tŭrnovo, urging: "our quickest split with the phanariot Greeks and Greek women!!!"⁴⁷ His criticism, with a class nuance directed at coreligionists who indulge in luxurious lifestyles, also reflected a nationalist angst. Bulgarian anxieties, particularly since the mid-1850s, were expressed whenever ecclesiastical

⁴² Nadia Danova, "Kŭm istoriata na Tŭrnovskata gradska obshtina prez Vŭzrazhdaneto," *IP* 36, no. 1 (1980): 106–125.

⁴³ Tsonchev, *Iz stopanskoto minalo na Gabrovo*, 465.

⁴⁴ Konstantin Moravenov, *Pametnik za Plovdivskoto khristiansko naselenie v grada i za obshtite zavedenia po proiznosno predanie*, eds. Victoria Tileva and Zdravka Boneva (Plovdiv: izdatelstvo "Khristo G. Danov,") 1984.

⁴⁵ I am not addressing Muslim-Christian marriages here, which are usually regarded in national historiographies as matters of political, religious, and physical coercion.

⁴⁶ Ēliou, *Grammata apo to Amsterntam*, κε'. On diaspora's mixed marriages in Livorno see also Vlamē, Despoina. "Gynaikes, oikogeneia, koinōnia tēs emporikēs diasporas 180s-190s ai." *Ta istorika* 23, no. 45 (December 2006): 265–267.

⁴⁷ N. Nikolaevich to h. N. Minchoğlu, [1849]. BIA-NBKM, f. 49, a.e. 1, 6–7.

conflicts exploded in cities with mixed populations where Greek-speaking elites dominated cultural and economic life.

In contrast to nationalist anxieties, there are examples of exogamous marriages where nationality was not lost but enriched. Consider, for instance, Rali h. P. Mavridi, a merchant from the town of Shumen, who lived in Istanbul and Varna. In 1849, he married Kalliopi and a year later had a son, Panagiotis, who was baptized in the Bulgarian church "St. Stephan" in Istanbul. Mavridi was socialized in a Greek milieu and when his mother visited him, she could stay only a short while because of "difficulties with the language [Greek]."⁴⁸ That dual sense of belonging (Mavridi also had a Greek passport) did not seem to restrain him from supporting Bulgarian newspapers, the establishment of the Bulgarian city council in Varna (1860), and a Bulgarian school there. His disappointment was that Bulgarians did not help one another. When he was arrested in Varna, it was the local Greeks who asked the Greek consul to help him, even though they knew he was a supporter of the Bulgarian cause. He was convinced that the Bulgarians had a "dispute with the Patriarchate, not with the Greeks,"⁴⁹ as his lifestyle suggests. The Gabrovo merchant Khristo Arnaudov, who headed a branch of a family company in Istanbul, married the daughter of a Bulgarian partner in 1861. Yet in anticipation of her arrival in the Ottoman capital, he gave detailed instructions to his father, revealing his social milieu there:

When I was in Gabrovo I had requested you to invite the female teacher Zinovia to teach Mariika Greek. Now, I am asking you again, if you haven't already done this, please invite her and arrange that she will have three classes per week.⁵⁰

The examples of both tolerance and rage against mixed marriages suggest that the new "imagined communities" had begun to draw new social and ethnic boundaries, including the intra-family relations based on inter-ethnic marriages. Thus, a coalescence of nationalist and patriarchal rhetoric shrank the negotiated possibilities of in-betweenness. So far, I have argued that a natural demographic process among ethnically mixed

⁴⁸ Rali hadzi P. Mavridi to Konstantin Fotinov, 8 March 1849, 19 April 1849, 19 August 1850, Constantinople. Nadia Danova, ed., *Arkhiv na Konstantin Georgiev Fotinov*. Vol. 1, *Grŭtska korespondentsia* (Sofia: Izdatelstvo "Gutenberg," 2004), 407, 412, 446.

⁴⁹ Rali h. Mavridov to Khristo Tŭpchileshtov, 15 August 1867. BIA-NBKM, f. 6 IA 2520.

⁵⁰ Maria-Toska Stefanova, "Dokumenti za stopanskata deĭnost na Gabrovskata tŭrgovska kŭshita 'Stanko Arnaudov & Sin' (1860–1861g.)," *Izvestia na Dŭrzhavnite arkhivi* 55 (1988): 273–274.

populations, which existed for centuries, became ethnicized, politicized, and ideologized around the 1830s and thereafter. A plethora of factors shaped this process – the creation of an independent Greek state (1830), the pronouncement of the Greek autocephalous church (1833), and the articulation of the Megali idea, as well as its Serbian equivalent, the Garašanin's *Načertanije* in the 1840s. At the same time, the Bulgarian nationalist movement began to express national aspirations in the form of a demand for an ecclesiastical service in the Slav language and secular education in Bulgarian. Attention to inter-ethnic marriages was a symptom of deeper social transformations and schisms that were unfolding on multiple levels: the Tanzimat's secularist reforms; the internationalization of the Eastern Question; the Ottoman's gradual and uneven incorporation into broader economy; and the adoption of nationalist rhetoric and modern lifestyles. These tensions eroded Ottoman cosmopolitan culture in which mixed marriages often united local versions of high and low cultures through the Greek language. A fresh approach to Ottoman syncretism was taken up in the work of Christine Philliou, who examined the composite group of phanariots against the backdrop of the Ottoman context. She placed the process of upward mobility of scholars, mercantile elements, clergy, and phanariots within the "larger world of Ottoman governance."⁵¹ As has been argued in Chapter Three, the ushering in of the reforms of the Tanzimat in 1839, especially in tax farming, opened another door for upward social mobility, which was previously based on belonging to Greek-speaking urban elites. The Tanzimat added a new complexity to urban and rural tensions for competing representational positions on a local level.⁵²

But as suggested in Chapter Two, the reforms also expanded economic collaboration on a local level. In 1859, the traders of Stara Zagora sent a request to the government to open a commercial court in their town, which was signed by "our merchants, Turks, Christians, and Jews," who paid 1,600 k for a *ferman*. The Bulgarian merchant A. h. Stoianov asked Tüpchileshtov to assist them in obtaining the imperial decree.⁵³ This example shows that there were more processes of "social and cultural symbioses" locally than the retrospective "nationalist" approach suggests.⁵⁴

⁵¹ Christine M. Philliou, *Biography of an Empire. Governing Ottomans in an Age of Revolution* (Berkeley: University of California Press, 2011), 15.

⁵² Halil Inalcık, "Application of the Tanzimat and its Social Effects," *Archivum Ottomanicum* V (1973): 100–101.

⁵³ BIA-NBKM, f. 6, IA 5115; IA 5119; IA 5141.

⁵⁴ Rifa'at 'Ali Abou-El-Haj, *Formation of the Modern State. The Ottoman Empire Sixteenth to Eighteenth Centuries*, 2nd ed., (Syracuse: Syracuse University Press, 2005), 89–91.

Additional evidence for the argument of ethno-national identity in flux can be found in the wills of some merchants. Testaments reveal expressions of concurrent belonging to different communities through donations for multiple beneficiaries. Such patterns of behavior continued until at least the mid-1850s. For example, Naïden Khristov, a rich merchant of Edirne, who died in 1852, was “following the example of the late Zosimadhis” and donated 110,000 k. to a Bulgarian school and 50,000 k. to a Greek school.⁵⁵ Another expression of such a mobile identity, is evident in the choices of names traders employed in order to navigate various contexts, e.g., commercial correspondence, administrative contacts, ecclesiastical engagement, and charity. Popović gives examples of variations of the same name used simultaneously: “Thus our Paligorići are Paligorov amongst the Bulgarians, Paligora amongst the Romanians, and amongst the Greeks Paligoros.”⁵⁶ The ledger of the Sakhatchiiski Brothers usually contains the “Turkish” rendering of their name: Sahatçioolu or Sahatchioğlu, but when they bought goods in Moscow (1813) the name was rendered as “we Künio and Geniu the Sakhatchiiski Brothers.”⁵⁷ Occasionally Muslim merchants changed their signatures. Thus, Mehmed h. Alişoğlu, signed a letter to his former partner Tsviatko Sahatchioğlu Radoslavov as Mehmed h. Alishov. The other partner of the company signed a letter as Ahmet h. Ismailov (originally Ismailoğlu).⁵⁸ Other merchants practiced name Europeanization: in a letter to the French consul in Rusçuk, Tsviatko Radoslavov signed as Svetko Radoslavsky.⁵⁹ A similar name Gallicization was used by Greek-Orthodox customers of the Ottoman Bank. As Edhem Eldem sees it, the phenomenon can be explained as contextual, situational, and part of a “value-laden cultural modernity.”⁶⁰ There is another example of the Robev family from Ohrid, who signed their letters as Robi or Rompi. Even their company’s letterhead was “Italianized” – “Fratelli Rombi et Figli.”⁶¹ However,

⁵⁵ Rumiana Radkova, *Posmърtni materiali za bълgarski vъzrozhdenski deitsi* (Sofia: Akademichno izdatelstvo “Marin Drinov,” 2003), 53–54.

⁵⁶ Popović, *O Cincarina*, 31.

⁵⁷ RIM-G, Inv. 399, 45, 56.

⁵⁸ Mehmed h. Alishov to Tsviatko Sahatchioğlu, 23 October 1879. TsDA, f. 253k, 1, a.e. 15, 4; Ahmet h. Ismailov to Tsvetko Radoslavov, 28 December 1868. TsDA, f. 253k, 1, a.e. 33, 8.

⁵⁹ Svetko Radoslavsky to Monsieur le Consul de France, 15 January, 1871. TsDA, f. 253k, a.e. 6, 1.

⁶⁰ Edhem Eldem, “Signatures of Greek Clients of the Imperial Ottoman Bank: A Clue to Cultural Choices and Behaviour?” in *Ways to Modernity in Greece and Turkey. Encounters with Europe, 1850–1950*, eds. Anna Frangoudaki and Caglar Keyder (London: I.B. Tauris, 2007), 64–65.

⁶¹ BIA-NBKM, f. 6, IA 6783. Brothers Robi to Khristo Tûpchileshtov, 20 February 1875. See also Andonov-Poljanski, Khristo. “Eden trgovski dogovor od 1853 godina skluchen vo Ohrid,” *Glasnik na institutot za natsionalna istorija XIV*, no. 1 (1870): 138–142.

respective national historiographies ignored multi-variant names and purged such protean identities with a single rendering of the names. Thus, Geşoğlar and Geşoğlu became Geshovi and Rompi, Robe, or Robi turned into Robevi in history textbooks.

From Ottomanism to Nationalisms

There is much data regarding Ottoman merchants who held a particular foreign passport yet expressed a different sense of ethno-national belonging. Aleksander Naidenovich of Edirne, for one, wrote in Greek: “We are Bulgarians by origin but Greek subjects.”⁶² As discussed in previous chapters, achieving protégé status was common among traders of all generations, mostly in big and port cities but also in other localities. For example, one of the Arie family’s sons in Samokov became an Italian subject for which he paid 25,000 k.⁶³ Research on local and European merchant families in Izmir also reveals their multiple identities and preferences as part of what it meant to be Ottoman. However, starting in the 1860s, the Law of Ottoman nationality and a series of rules set by European states began to limit those opportunities.⁶⁴ One of several entry points to modernity involved the subsuming of the flux of rich identities into a singular sense of national belonging. This was especially true for many of the generation of the sons and grandsons, who, when they moved from the Ottoman territories, had to apply for national passports.⁶⁵

Scholars have contended that Tanzimat brought a secularization of the Ottoman political elite and reforms aimed at creating a “political nation” and forging loyalties based not on Islam but on the Sultan and the state.⁶⁶ Inalcık has suggested that politicization went further – that the political brokerage that drew in Christian elites led to their adoption of nationalism.⁶⁷ According to other authors, however, because certain elites,

⁶² Aleksander Naidenovich to the Tüpchileshtov Brothers, 17 October 1880. BIA-NBKM, IA 18966/52.

⁶³ MS-NA, Khronika, II, a.e. 2, 266.

⁶⁴ Marie-Carmen Smyrnelis, “Européens et Ottomans à Smyrne (de la fin du XVIII^e siècle à la fin du XIX^e siècle),” in *Figures Anonymes: figures d’élite: pour une anatomie de l’Homo ottomanicus*, eds. Meropi Anastassiadou & Bernard Heyberger (Istanbul: ISIS, 1999), 128–131.

⁶⁵ Such was the case of Nikola Tüpchileshtov in 1889. BIA-NBKM, f. 6, IA 25505.

⁶⁶ Suraiya Faroqhi and Fikret Adanir, “Introduction,” in *The Ottomans and the Balkans. A Discussion of Historiography*, eds. Fikret Adanir and Suraiya Faroqhi (Leiden: Brill, 2002), 34–36. See the quoted literature there.

⁶⁷ Inalcık, “Application of the Tanzimat,” 97–127.

such as Greek Phanariots, the Armenian Amira class, and some Bulgarian merchants benefited from the “supranational ideology of Ottomanism,”⁶⁸ this did not revolutionize them. As previously noted, Lyberatos used the example of the Chalūkov family to argue that hybrids of (anti-Greek) nationalism and Ottomanism were not incompatible.⁶⁹ Michael Ursinus has also presented the example of Nikola Pop Stefanoff of Ohrid, a *homo ottomanicus*, who cultivated “identification with the Ottoman State.” He inhabited concentric circles: family, local church, and Christian neighborhood (*varoş*). As a local *aza* (member of the administrative council of the Metropolitan church in Ohrid), he was involved in fiscal administration and had good reasons to be loyal to the state and to blame the revolutionaries of 1821. However, his position was more complex, as he also sided with the local Christians of the *varoş* against the Turks in the town.⁷⁰ I argued in Chapter Two that the generation of the sons became incorporated into the lower and middle strata of the Ottoman administration through multiethnic networks of tax farming, commerce, and state deliveries. Hence, their Ottomanism had robust economic dimensions. Salzmänn made a strong case that the process of incorporation into the “state sector” of a certain stratum of provincial society through tax farming began in the late eighteenth century and paved the way for their “material and political loyalty.”⁷¹ Dina Khouri elaborated on what she called a “system of entitlements and investments in the state fisc” that encouraged the Ottomanization of Mosul society. What Salzmänn, Khouri, and other authors have suggested is that the process of converging economic interests with loyalty to the state began in the pre-Tanzimat period.⁷² The era of reforms, at the same time, created an institutional framework that opened the door to larger social groups to the administrative structure in Rumelia. While the two edicts of 1839 and 1856 and the Law of Ottoman Citizenship of 1869

⁶⁸ M. Şükrü Hanioglu, *A Brief History of the Late Ottoman Empire* (Princeton: Princeton University Press, 2008), 106–107.

⁶⁹ Lyberatos, “Men of the sultan,” 84–85. Another telling example is found in a letter of 1863. “Although I do not respect Adossides [Bey] because he is a Greek and opposed to the Bulgarian ecclesiastical goals, I cannot afford avoiding him in business.” Khristo Tūpchileshtov to Khristo Georgiev, 1 August 1863. BIA-NBKM, f. 7, a.e. 1426, 29.

⁷⁰ Michael Ursinus, “In Search of the *Homo Ottomanicus*. The Case of Nikola Pop Stefanoff and Sheykh Shemsuddin from Ottoman Macedonia (ca. 1780–1840),” in *Figures Anonymes: figures d’élite*, 21–34.

⁷¹ Ariel Salzmänn, “An Ancien Régime Revisited: ‘Privatization’ and Political Economy in the Eighteenth-Century Ottoman Empire,” *Politics & Society* 21, no. 4 (December 1993): 408–409.

⁷² Dina Rizk Khouri, *State and provincial society in the Ottoman Empire. Mosul, 1540–1834* (Cambridge: Cambridge University Press, 1997), 9, 213–214.

promoted legal equality (on paper), they also unleashed much discontent. Anxieties were stirred from two opposite directions – Muslims who felt threatened and those representatives of the generation of the grandsons who adopted nationalist aspirations. The latter lacked enough room for professional growth: economically, they were constrained to continue their fathers' commerce in a traditional manner; moreover, the European competition was fierce and their parents were not eagerly investing in industry. Administratively, few had access to bureaucratic careers; and ideologically, many were exposed to liberal and nationalist ideas during their studies in European schools. Nationalism, like the Tanzimat, has been often conceptualized as an "import" from the West. Recent research, however, has tended to look at it as adaptations and hybrid forms and as a development of internal factors that shaped the unfolding historical events.⁷³ To put it differently, those diverse responses to modernity became part of modernity itself and thus multiplied its semantics.

According to the traditional narrative, merchants spread ideas of the Enlightenment in the Balkans and supported the movements for political liberation, especially Philiki Etaireia by the Greek merchants and the Serbian revolts by pig merchants.⁷⁴ Authors, such as Svoronos, Stoianovich, Stavrianos, and Todorov, have claimed that the Greek bourgeoisie was spreading Western ideas to the rest of the Balkan bourgeoisies and merchants were a substantial force in the national movements. Moreover, their account contains an explicit set of notions about "national awakening." In part, the argument is based on the assumption that a large number of protégés reacted to the slow economic, political, and legal changes in the Ottoman Empire.⁷⁵ However, a recent study has challenged these numbers,⁷⁶ and, in addition, the protégés were mostly concentrated in port and big cities. Another common line of reasoning regarding merchants' support for the bourgeois revolutions is the idea of the insecurity of merchant life and property and failure of capital accumulation in the

⁷³ Socrates D. Petmezas, "The formation of early Hellenic nationalism and the special symbolic and material interests of the new radical republican intelligentsia (ca. 1790–1830)," *Historein* 1 (1999): 68.

⁷⁴ Stavrianos, *The Balkans 1815–1914*, 17–18, 57.

⁷⁵ Caglar Keyder, "The Ottoman Empire," in *After Empire: Multiethnic Societies and Nation-Building: the Soviet Union and Russian, Ottoman, and Habsburg Empires*, eds. Karen Barkey and Mark von Hagen (Boulder: Westview Press, 1997), 33.

⁷⁶ Maurits H. Van den Boogert, *The Capitulations and the Ottoman Legal System. Qadis, Consuls and Beratlis in the Eighteenth Century* (Leiden: Brill, 2005).

Ottoman Empire.⁷⁷ Such arguments are often based on demographic analysis of the participants in various revolutionary movements, such as the Serbian revolt in 1804, the Greek War of Independence of 1821, the Bulgarian April Uprising of 1876. There is no doubt that many merchants did support the revolutionary movements, but it is more important to look not only at demographic statistics but other factors that played an important role.

Richard Clogg is one of the first scholars to challenge the paradigm of merchants' enthusiastic support of the national revolutions, especially in the case of Philiki Etaireia. He has emphasized, instead, their contribution to creating an environment that nurtured the emergence of national intelligentsia, especially in the case of Greek mercantile support for the "Neo-Hellenic Enlightenment," which formulated the goals of the nationalist movements.⁷⁸ From a marxist perspective, Miroslav Hroch has conducted a sociological study on the nationalism of small nations in Europe. In opposition to certain conventional concepts of national revolution, revival, or national awakening he has constructed an argument that the formation of the nation was a "social process," which was part of the transition from the feudal society of hierarchical estates to the capitalist society of the citizens. In the new society, based on citizenship, national consciousness assumed the clout of social consciousness. This social process comprised three phases: Phase A (the period of scholarly interest), Phase B (the period of patriotic agitation), and Phase C (the rise of mass national movement) and two stages of economic development: the rise of capitalism and stabilized capitalist "modern society." There were multiple combinations between the three phases A, B, C and the two economic stages. Hroch has emphasized the role of intelligentsia in the formulation of national goals, particularly their activities in the phase of mobilization

⁷⁷ This argument is not unique to literature on the Ottoman Empire. For a critique of its use in an Asian context see Sanjay Subrahmanyam, ed., *Merchants, Markets and the State in early Modern India* (Delhi: Oxford University Press, 1990), 11.

⁷⁸ It is calculated that 53.7 percent of Philiki Etairia's membership were merchants; however, Clogg cautions that the majority were petty merchants, often little more than peddlers. Wealthy merchants who donated generously to the organization were the exception, not the rule. Richard Clogg, "The Greek Mercantile Bourgeoisie: 'Progressive' or 'Reactionary'?" in *Balkan Society in the Age of Greek Independence*, ed. Richard Clogg (Totowa: New Jersey: Barnes & Noble Books, 1981), 95, 103–104; idem, "I kath'imas Anatoli: the Greek East in the eighteenth and nineteenth centuries" in *Anatolica Studies in Greek East in the 18th and 19th Centuries* (Aldershot: Variorum, 1996), 4.

(Phase B).⁷⁹ This approach seems to better accommodate the relationships of the generations of the sons with the intelligentsia and the affiliations and activities of the grandsons.

The term diaspora, usually used as if this were a homogenous group with similar interests, needs qualification. Any discussion on nationalism also has to distinguish between diaspora merchants and the commercial strata that still lived within the Ottoman Empire.⁸⁰ Initially, three groups moved to the Greek state: participants in the struggle, refugees, and scholars.⁸¹ Traders were conspicuously missing. Socrates Petmezas has contended that the “revolt did not serve the economic interests of the larger number of merchants and of the high Phanariot class.” It was the local and provincial notables and armed militia that were benefiting economically from the revolution, especially in the process of land redistribution. The traders were pushed to adopt nationalist rhetoric by the rivalry of European merchants in the Mediterranean.⁸² I would add that the fears of Western economic competition went beyond the Mediterranean and were quite eloquently articulated after the Crimean War. As an example, an ambivalent appreciation of the railroad is seen in a letter from Veles (Köprülü) of 1873. “The news in our city is the completion of the Iron Road on which every night from Salonica hamal-pampor arrives. Folks crowd to watch and admire it. Now the postal service will come regularly.” But the author also worried that foreigners would come and dominate the local economy and that “only a few tradesmen engage in talks about combining their capitals, but mutual trust is lacking.”⁸³ At that time, after the creation of the Bulgarian Exarchate, Macedonia was becoming a battlefield of rivaling nationalist interests, which would further exacerbate towards the end of the century. In addition, the lack of Ottoman economic protection and solidarity against the increasing European economic penetration triggered some small and medium-size merchants to feel that a nation-state would better safeguard their economic needs. Others also expressed anxiety about European competition and called for supporting local industry and trade. Ivan Bogorov, a journalist, wrote in 1866: “The Europeans

⁷⁹ Miroslav Hroch, *Social Preconditions of national revival in Europe* (Cambridge: Cambridge University Press, 1985), XI, 8, 23–26, 129.

⁸⁰ For example, in the 1850s M. A. Ubcini stated that among the Ottoman Greeks, those who identified most with the independent Greek state were mainly doctors and lawyers who had been trained in Athens. Quoted in Kitromilides, “Imagined Communities,” 173.

⁸¹ Ellē Skopetea, *To prototipo vasileio kai ē megalē idea. Opseis tou ethnikou provlēmatos stēn Ellada (1830–1880)* (Athēna: Ekdoseis polytypo, 1988), 43.

⁸² Petmezas, “The formation of early Hellenic nationalism,” 67–68.

⁸³ V. Popovich to Nikola Tŭpchileshtov. 23 March 1873. BIA-NBKM, f. 6 IA 4257.

already took all our seaports, the ports along the Danube River, the two railways, and earn every day millions at our expense." He urged merchants to combine their capital and establish commercial companies for ships, railways, and factories "that have enriched and enlightened all the Europeans and Americans."⁸⁴ His call, however, was not eagerly adopted, and as Chapter Three has illustrated, the industrialization of the Ottoman (and post-Ottoman) Balkans advanced with a slow pace.

Reactions to incorporation into the world economy varied. For example, while the rich and medium-size Bulgarian entrepreneurs from within the Ottoman Empire were espousing gradualism, inasmuch as they were beneficiaries of the huge imperial markets and tax farming, the émigrés and diaspora merchants who were already active participants in the international commerce and less dependant on the Ottoman economy were more receptive to revolutionary visions. There were also intellectuals who were proponents of an evolutionary not revolutionary road to Bulgarian liberation. Thus, in 1866, Todor Ikononov wrote an entry in his diary:

Time is passing quickly and we have to think intensely about our development and about our preparation for an independent role. It is in our [Bulgarian] interest to delay the dissolution of Turkey . . . because we will be better prepared and will be able to demonstrate and maintain our rights over the remnants of the Turks.⁸⁵

In various ways, many merchants supported such gradualism in two directions: political dualist projects and advent on the international economic scene. For instance, Bulgarians at the time were trying to follow the "Greek way," namely, creating international commercial companies. Consequently, in 1864, Bulgarian merchants in Bucharest decided to set up a trading company in England. One of them articulated its goals:

the fact that *our nation* will be identified with such a company within the commercial world . . . The benefit of the establishment of such a company of Bulgarians dispersed in the major cities of England and elsewhere is important materially for the participants as well as morally for the *nation* because only through foreign trade will our *nation* easily be able to develop and progress and be recognized by the European world.⁸⁶ [my italics]

Apart from seeking outside validation and positing the notion of an undivided "European world," the excerpt is illustrative of the processes as well

⁸⁴ Ivan Bogorov, *Turtsia* II, no. 35 (5 March, 1866).

⁸⁵ Todor Ikononov, *Memoari*, vol. 4 (Shumen: Pechatnitza "Iskra," 1897), 28–31.

⁸⁶ BIA-NBKM, f. 6, IA 765.

as awareness of economic peripheralization. It also emphasizes trade as an overarching endeavor that brings progress and prosperity to nations. Hence the national idiom, missing from fathers' vocabulary, is confidently articulated after the Crimean War.

Migrations, another issue that colored the growing ethnic tensions in the second half of the century, entailed also social reconfigurations and economic shifts. Such was the case of the Circassians. The Russian resettlement policy of 1862 to 1866 resulted in the emigration of approximately 600,000 Circassians.⁸⁷ The Ottoman government was interested in strengthening the Muslim demographic presence in the Balkans and the High Tanzimat Council issued an edict in support of the accommodation of the Circassians. Their migration began in 1862 and reached a peak in 1863 to 1865. There were multiple objections about their relocation to various parts of the Empire. Different possibilities were discussed, but the majority of them ended up in Dobrudzha, Macedonia, Thessaly, and Thrace.⁸⁸ The Russian traveler Karlova described how her guides complained about Circassians living in the village of Slavishte in Western Macedonia, where 30 families were forcefully relocated. The local Christians, who were also obligated to build 30 houses and give up land, had to contribute some 70,000 piastres. She added: "I have heard in many places [in Macedonia] such complaints about the resettlement of the Circassians."⁸⁹ Commercial correspondence from that time also reveals strong anti-Russian feelings as expressions of Ottoman loyalty. An interesting example of the overlap of such loyalty with economic interests is offered in the history of the short-lived Bulgarian shipping joint-stock company "Providenie," established in 1863. It held 12,500 Ottoman liras capital and 500 shares of 10 lira each. The founders called the only ship that the society owned "Abdul Azis" and wrote a request for the company's protection to the Sultan himself.⁹⁰ The company establishment may be seen as a response to economic

⁸⁷ Barbara Jelavich, *History of the Balkans. Eighteenth and Nineteenth Centuries*, vol. 1, (Cambridge: Cambridge University Press, 1983), 286.

⁸⁸ The numbers vary between 700,000 and 1,200,000. See Justin McCarthy, "Age, Family, and Migration in Nineteenth-Century Black Sea Provinces of the Ottoman Empire, *IJMES* 10 (1979): 309–323; Kemal Karpat, "Population Movements in the Ottoman State in the Nineteenth Century: an Outline," in *Contribution à l'histoire économique et sociale de l'empire ottomane*, eds. J.-L. Basque-Grammont et P. Dumont (Paris: Editions Peeters, 1983), 401–410.

⁸⁹ Karlova, "Turetzkaya provintziya," *Vestnik Evropy* 5, no. 4 (1870): 167.

⁹⁰ BIA-NBKM, f. 550, a.e.1, 29; f. 6, IA 8963. See, also Evguenia Davidova, "A la recherche de l'esprit nautique des Bulgares. Quelques notes sur l'histoire de vapeur 'Aziz' et de la société navale 'Providenie,'" *Studia Pontica (Méditerranées)* 26–27, (2001): 215–234.

opportunity, because the only successful operations at the time were the transportations of the Circassians from Samsun via Istanbul to Rhodosto (Tekirdağ).⁹¹

Shipping was a lucrative business. As Kemal Karpat indicated, the price per person was high, and multiple ships were competing for these tours.⁹² “Providenie” secured a contract with the Circassian Commission under Osman Pasha.⁹³ This endeavor was supporting a policy of settlements that met with a lot of resistance by the local population. However, as an enterprise it also represented a Bulgarian company that was working with and for the Ottoman state. The company had significant support among many Bulgarian merchants throughout the Balkans (and Istanbul), even if the ship belonged to the Greek banker Spiridon Pitzipio – and later was transferred to Andrei Chingros (Andreas Syngros).⁹⁴ All in all, it was an illustration of another multiethnic project partnering with the Porte.

As the Bulgarians were latecomers in having nation-state aspirations, there were bound to be divisive trends among them. For example, some merchants and intellectuals, noticeably influenced by Austria-Hungary, espoused ideas of dualism. In 1867, Bulgarian community leaders in Istanbul issued a statement to the Sultan expressing their loyalty against the backdrop of the uprising in Crete. This caused a negative reaction among other Bulgarians, especially diaspora merchants. In response to this criticism, Tüpchileshtov replied that it was a well-discussed pragmatic step that had purely political reasons aimed at getting recognition for separate millet from the Ottoman administration. Thus, the Crete Uprising was used as a means to increase Bulgarian participation in the central administration – “the proximity of our people to the throne.”⁹⁵ However, in later memoir literature this episode was presented differently – “they have been forced by the minister Ali Pasha to sign” the statement.⁹⁶ Although this project was seen as a pragmatic political solution for upgrading to separate millet, it also had a robust economic subtext for gradual intra-Ottoman expansion. The supporters of such Ottomanist projects were mainly well-to-do merchants from the Ottoman Empire (mostly in Istanbul) who

⁹¹ BIA-NBKM, f. 550, a.e. 1, 31–34.

⁹² Karpat, “Population Movements,” 400–410.

⁹³ BIA-NBKM, f. 550, a.e. 1, 31–37.

⁹⁴ Davidova, “A la recherche de l’esprit nautique,” 223–226.

⁹⁵ Khristo Tüpchileshtov to Khristo Georgiev, 14 February 1867. BIA-NBKM, f. 6, IA 1114, IA 8990, 57–62.

⁹⁶ Marko Balabanov, *Stranitsa ot politicheskoto ni Vüzrazhdane* (Sofia: Bülgarsko knizhovno druzhestvo ot fonda “Napredük,” 1904), 21–22 and cited previous literature.

were concerned that the emergence of a small nation-state (as Greece) would be even weaker in the face of European competition. This expression of Bulgarian Ottomanism was not an exception. Since the 1840s, the Greeks in Constantinople reacted to Megali idea with the doctrine of Hellenic Ottomanism supporting the integrity of the Ottoman Empire and expressing support for the Tanzimat.⁹⁷ On the one hand, these forms of ethnic Ottomanism stemmed from the concept of Orthodox universalism and the role of the Ecumenical Patriarchate in the Ottoman Empire; on the other hand, they drew on economic interest and political expediency. Therefore, ideological divisions emerged not only among ethno-national groups but also within.

In conclusion, a legitimate question arises: were merchants an instrument of national cohesion or promoters of conflicting loyalties or a combination of both? While national historiographies tend to lump together all traders as supporters of and participants in the national revolutions, a more careful distinction would reveal that it was the grandsons, for lack of fresh economic and political perspectives, who adopted such behavior. They were also a better educated generation that was aware of the 1848 revolutions, various socialist, anarchist, and liberal ideas, which shaped their ideologies. Many of them reluctantly continued in their fathers' pathways; others became teachers. This situation nicely dovetails with Hroch's argument that high inter-generational social mobility created a supportive environment for adopting patriotic goals in Phase B of patriotic agitation.⁹⁸

The three generations had complicated expressions of belonging. While the fathers were immersed in the Ottoman, non-national world, their sons and grandsons had more and often incompatible choices. Moreover, there were intra-generational divisions, which ranged from low-key local loyalties to fervent ethnic Ottomanism to participation in nationalist movements. In most cases, visions for political and economic future were triggered by the advancement of Ottoman incorporation into the world economy in the second half of the nineteenth century. It is widely believed that the creation of independent states signaled a complete break with the past. Recent research, however, has paid attention not just to rupture but also continuity with the past, and this phenomenon was aptly called the "convergence-divergence dialectic."⁹⁹ After all, it was the same generations of

⁹⁷ Skopetea, *To protypo vaseleio*, 311–313.

⁹⁸ Hroch, *Social Preconditions*, 183.

⁹⁹ Raymond Detrez & Pieter Plas, eds., *Developing Cultural Identity in the Balkans. Convergence vs. Divergence* (Brussels: P.I.E. – Peter, Lang, 2005), 14.

merchants who took over the politics, economy, and culture in the new states. Both contemporary observers and historians have noted (and often ridiculed) the notion of continuity. For example, knez Miloš' "concept of power was Turkish . . . He ruled like a Serbian vizier."¹⁰⁰ Greek nationalists, according to Marios Hatzopoulos, also drew upon traditional ideas, especially the Orthodox belief in resurrection, in rearticulating them in secular language.¹⁰¹ Yet, in the post-Ottoman Balkan states, intense processes of "invention of traditions" were under way. A selective appropriation of the past was presented as a process of de-Ottomanization and modernization. Within such a nationalist environment, the role and loyalties of the merchants were re-evaluated. Certain features of their public perceptions will be discussed in the following chapter.

¹⁰⁰ Slobodan Jovanovic, an interwar Serbian historian, cited in Diana Mishkova, *Prisposobiavane na svobodata. Modernost-legitimnost v Šurbia i Rumünia prez XIX vek* (Sofia: Paradigma, 2001), 62.

¹⁰¹ Marios Hatzopoulos, "From resurrection to insurrection: 'sacred' myths, motifs, and symbols in the Greek War of Independence," in *The Making of Modern Greece: Nationalism, Romanticism & the Uses of the Past (1797–1896)*, eds. Roderick Beaton & David Ricks (Farnham: Ashgate, 2009), 82.

CHAPTER SEVEN

EVERYDAY PRACTICES, SOCIABILITY, AND PUBLIC IMAGERY

With this letter, I am taking the honor to inform you that thanks to an agreement between the High government [Habsburg] and the High Porte [Ottoman] I have obtained the right to trade here. I am becoming a business partner with Mr. Ēlias F. Kutzimanos with an equally shared responsibility, and we are setting up a company “Kusovich & Kutzimanos.” Our activities will consist of import and export trade on commission for friends who will honor us.

Yours humbly, h. Yordanos Kusovich.¹

This is a typical example of *lettera circolare*, a widely used Italian term amongst the Balkan merchants. One of its earlier definitions can be found in Thomas Dēmēriou’s *Manual for double-entry bookkeeping* of 1794 – “a letter, which merchants send to friends when they set up a company, new partnership, or change the name of an existing one.”² The practice of using such circulars is reflected in specialized publications. Since the end of the eighteenth century samples of circulars were included in almost every epistolary or commercial guide throughout the nineteenth century.³ Circulars reveal a relationship between communication conventions and reputation. Avner Greif has demonstrated that the Maghribi coalitions used the “reputation mechanism” to ensure proper conduct and control over its members by linking past behavior and future economic reward.⁴

¹ The letter includes the signatures of the two partners. Ēlias F. Kutzimanos to Khristo Tūpchileshtov, 17 February 1857. BIA-NBKM f. 6, 1A 7676.

² Quoted in Philippos Ēliou, ed., *Grammata apo to Amsterntam* (Athēna: Nea Ellēnikē Bibliothēkē, 1976), λγ’-μα’.

³ For a survey of the most important editions see Triantaphyllos Sklavenitēs, *Ta emporika egcheiridia tēs venetokratias kai tēs Tourkokratias kai ē emporikē egkyklopaideia tou Nikolaou Papadopoulos* (Athēna: Etaireia meletēs neou ellēnismou parartēma tou periodikou mnēmōn, 1990), 11–38; Chrēstos Moulías, “Ta egkyklia emporika grammata,” *Ta Istorika* 10, no. 18–19 (June, Dec. 1993): 39–52; Evguenia Davidova, “*Lettera circolare* or a Glimpse at the Nineteenth-Century Merchant’s Self-Promotion and Reputation,” *RESEE* XLIV, no. 1–4 (2006): 355–365; See also the unpublished *Manual for a double-entry bookkeeping* by Mikhail Popovich. NA-BAN, f. 84k, 2, 1; 3, 21–22.

⁴ Avner Greif, “Reputation and Coalitions in Medieval Trade: Evidence on the Maghribi Traders,” *JEH* 49, no. 4 (Dec., 1989): 881. Ioanna Minoglou, “The Greek Merchant House of the Russian Black Sea: A Nineteenth-Century Example of a Traders’ Coalition,” *International Journal of Maritime History* 10, no. 1 (June 1998): 62.

The circulars were components of an established pattern of rules, which maintained the existence of networks by enforcing an appropriate code of behavior for access to real and potential economic incentives and social benefits.

This chapter addresses some aspects of the routine practices that constituted an appropriate professional code as well as some of the more questionable acts. Those practices were enacted in fluid environment of multiple networks the merchants belonged to, which shaped their micro- and mesocosmos. It is not a coincidence that the concepts of honor and reputation permeate the above-cited circular. I will also look at the intersection of the “world of work and nonwork”⁵ that broadens the traditional public/private dichotomy by including not only transitions between the two but also highlights choices made by the merchants. Hence, social interactions, consumption, and notions of social success were articulated through processes of daily negotiations at home, on the street, in the church, and in the dükkân. The three generations of tradesmen illustrated the exposure to new *alafranga* (western) lifestyles and consumption patterns and societal anxieties that accompanied those processes; thus, they became beneficiaries and victims of the novelties simultaneously. Lastly, broader socio-political, economic, and ideological transformations shaped the public image of the merchant, which will be the focus of the final part of the chapter.

Professional Practices and Business Ethics

The introduction of circulars at the end of the eighteenth century was part of the process of modernizing practices among merchants. According to Triantaphyllos Sklavenitēs, Nikolaos Papadopoulos, who published an *Encyclopaedia* in Vienna in 1815, abandoned the didactic narrative method typical for the previous Greek editions. He tried to supply his readership with a useful book drawing from various Western authors, such as Savary des Broullons and Peuchet. Most of the new editions aimed at breaking the resistance of the old-fashioned merchants who did not want to adapt to practices coming from the West. This modernizing intent, caused by practical necessities was also an ideological attempt at modernization of

⁵ Alf Lüdtke, “What is the History of Everyday Life and Who Are Its Practitioners?” in *The History of Everyday Life. Reconstructing Historical Experiences and Ways of Life*, ed. Alf Lüdtke, trans. William Templer (Princeton: Princeton University Press, 1995), 3.

language, daily practices, and mentality. Hence, the language in many of these editions replaced the Italian terms with their Greek equivalents.⁶ Other editions, however, published in the Balkans, continued to use a mixture of Italian, Greek, Turkish and even Russian commercial terms.⁷

The Papadopoulos' *Encyclopaedia* succinctly summarized the essence of professional behavior: "Honorable conduct towards all people, including one's fellow merchants, [requires] strictly keeping to one's word and to one's signature."⁸ There are two important dimensions here: reputation as cultural capital and professional (and personal) identity expressed through signature. The latter was an especially significant matter for the generation of sons who became sedentary merchants. The issue of signature as a sign of authenticity persisted in various forms in commercial correspondence and disclosed merchants' vulnerability to information flow. A case in point was an announcement from Kazanlūk in a newspaper about a certain Cincar who asked a local merchant to be paid 30–40 liras by showing a letter with a fake signature. Because the signature was suspicious he did not receive the amount and the material was published to warn other merchants as well as potential crooks.⁹ Another merchant of Varna sent a letter with two falsified signatures to notify colleagues.¹⁰ Thus, signature posted in and replicated through circulars, was an important component of everyday functioning of the "wheels of trade."

Contracts were another structural element in commercial practices. It was there that articles on reputation were almost invariably included. For instance, a business agreement with total capital of 5,645 k. was signed in 1833 for general trade. One of the partners – h. Dimitraki h. Pancho – invested 5,476 while the other partner only 149 k., a 36 times difference. The gains would be divided in proportionate shares, but they should negotiate

⁶ Sklavenitēs, *Ta emporika egcheiridia*, 48–53.

⁷ NA-BAN, 84k. Kōnstantinos Melas, *Emporikon egcheiridion peri emporias, viomēchanias, naytilias kai tōn emporikon praxeōn kat idian* (Athēna, 1848); Stoyan and Khristo Karaminkovi, *Diplografia ili kak sa družhat tūrgovski knigi* (Tsarigrad, 1850).

⁸ Nikolaos Papadopoulos, *Ermēs o kerdōos ētoi emporikē egkyklopaideia*, vol. A, (Venice 1815, reprint Athēna, 1989), 147; Sklavenitēs, *Ta emporika egcheiridia*, 46–48, 53–73. On encyclopaedias and dictionaries of trade compare J.-C. Perrot, "Les dictionnaires de commerce au XVIII^{ème} siècle," *Revue d'histoire moderne et contemporaine* 28 (1981): 36–67; Jean Meuvret, "Manuels et traités à l'usage des négociants aux premières époques de l'âge moderne," in *Etudes d'histoire économique. Recueil d'articles* (Paris: Librairie Armand Colin, 1971), 241–248.

⁹ *Bulgaria* I, no. 43, 16 January 1860.

¹⁰ The Georgievich Brothers to Khristo Tūpchileshtov, 22 December, 1859. BIA-NBKM, f. 6, IA 642.

them “as two brothers.” The contract also stipulated that they should “not have any quarrels about trade and should not be shamed among other merchants.”¹¹ An important question arises as to what were the earlier prototypes of those models. The influences in the Balkans derived not only from Muslim models as Çizakça has suggested,¹² but were also traceable to Byzantine times.¹³ Sklavenitēs has compared an example from the Glyzounis’ *Practical Arithmetic or Art of Accounting* (1568) to a model from a Byzantine guide for setting up a partnership of three people with similar division of profits.¹⁴ The Ottoman (with concomitant Arab and Persian) influence was also discernable in various epistolary and conversation guides, which included commercial samples.¹⁵

Those older prototypes impacted not only the structure and contents of the contracts but also provided a repertoire of formulaic expressions. The latter saturated both the samples and the agreements. Many formulae had apotropaic character with reference to losses, bankruptcy, death or disgracing a partner and employed idioms, such as “God forbid” (Bozhe pazi, Theos phylaxoi) or “under the threat of God’s wrath.” Other expressions referred to kinship terminology with a connotation of equality “as two brothers” as well as the ritual procedure of handshaking while exchanging the contracts.¹⁶ S. D. Goitein has noted that the Geniza correspondence revealed penetration of expressions of “personal friendship” in the business vocabulary.¹⁷ Similarly, most manuals discussing lettera circolare prescribed their dissemination to “all their friends,”¹⁸ as the quote at the

¹¹ BIA-NBKM, II D 5019.

¹² Murat Çizakça, *A Comparative Evolution of Business Partnerships. The Islamic World and Europe, with Specific Reference to the Ottoman Archives* (Leiden: E.J. Brill, 1996), 78; A. Abraham Udovitch, *Partnership and Profit in Medieval Islam* (Princeton: Princeton University Press, 1970), 94–95.

¹³ There were two lines coming from the Byzantine tradition: secular (Libanius and Justinian, for example) and ecclesiastical stemming from the Saint Fathers. Ivan Biliarsky, “Dva narúčnikia za pitakia ot kúsnoto srednovekovie,” *Iz Zbornik radova Vizantoloshkog instituta* XXIX–XXX, 1991, 234, 236.

¹⁴ Sklavenitēs, *Ta emporika egcheiridia*, 18–19.

¹⁵ Mikhaila Stainova, “Küm vûprosa za osmanskia epistolaren zhanr,” *SB* 8 (1974): 87–107; Stoian D. Popov and Ivan Chorapchiev, *Tursko-Bûlgarski razgovornik* (Rusçuk, 1868).

¹⁶ Arnaudov explained what was the symbolic meaning of the ritual: “Handshaking is when two [persons] ascertain each other and say ‘I swear in my honor that this is true,’ which is equal to an oath.” Khristo Arnaudov, *Pûlno súbranie na dûržhavnite zakoni, ustavi, nastavljenja i visoki zapovedi na Osmanskata imperia*, vol. 1 (Tsarigrad, 1871), 165.

¹⁷ Cited in Avrom L. Udovitch, “Formalism and Informalism in the Social and Economic Institutions of the Medieval Islamic World,” in *Individualism and Conformity in Classical Islam*, eds. Amin Banani and Speros Vryonis (Wiesbaden: Harrassowitz, 1977), 75.

¹⁸ Moulias, “Ta egkyklia emporika grammata,” 43.

beginning of the chapter used as well. In sum, commercial guides and formulae in contracts seem to invoke the concept of trade as respectable self-regulated activity driven by personal achievement, which would lead to social progress.¹⁹

The significance of honor and professional respect emerges from other sources as well. Take the case of Khristo Tüpchileshtov of Karlovo. In 1862, Tüpchileshtov as his guarantor of tax farming received a letter by Mehmed *mubaşır* warning that Puliev had not paid the installments of tithe for the previous year. Mehmed had all the papers but “for now would not do anything in order to save Puliev’s reputation.”²⁰ In another example, the Belgrade merchant Janać D. Peška lodged an official complaint because another trader had tarnished his personal and company’s reputation. In his defense, he was referring to the law of personal inviolability and asked for incarceration of the perpetrator as being an “offender of commercial honor and character.”²¹ Richard Clogg has quoted a letter from an experienced Greek merchant to a novice, which consisted of numerous pieces of advice: accounts should be strictly maintained and settled as quickly as possible, which would secure long-lasting friendships; he should be careful in becoming a surety of others; he should not manifest excess in his dress and should have in mind that his honor is more important than his wealth.²² This letter is worth examining for many reasons: first, the professional ethic was strictly supervised by its practitioners; second; it emphasized that honor is the social capital of the merchant and tried to build an ethics based on cooperation and mutual trust with language expressed in terms of friendship; lastly, it both separated and linked the professional and private life of the merchant. Similarly, in Victorian England the image of public integrity of a family-based company was built upon the level of respectability of the family.²³ Family’s reputation is a concern in another example that involved a young person doing business in Bucharest. A

¹⁹ The Papadopoulos’ Encyclopaedia expressed clearly the belief that blooming commerce would lead to economic and social progress of the Greeks. Sklavenitēs, *Ta emporika egcheiridia*, 47.

²⁰ Mehmed mubaşır to Khristo Tüpchileshtov, 28 June 1862. BIA-NBKM, f. 6, IA 6376.

²¹ Branka Prpa, ed., *Živeti u Beogradu. Dokumenta uprave grada Beograda*, vol. 3 (Beograd: Istorijski arhiv Beograda 2005), 231–232.

²² Richard Clogg, “The Greek Mercantile Bourgeoisie: ‘Progressive’ or ‘Reactionary’?” in *Balkan Society in the Age of Greek Independence*, ed. Richard Clogg (Totowa: New Jersey: Barnes & Noble Books, 1981), 97–98.

²³ Stana Nenadic, “The Small Family Firm in Victorian England,” *Business History* 35 (1993): 87.

local merchant was asked as a “well-intended compatriot” to oversee him so he would not get involved in risky deals and bring “great losses to his father at an old age.”²⁴ Other documents also expressed a fear of destroying one’s reputation at the end of one’s life and career.²⁵

In all those cases, the damage done to one’s reputation entailed not only economic loss but also a diminished social status. The last example suggests that ruining professional honor could go retroactively and destroy the legacy of the previous generation. It is often stated that a family-based business model dominated the pre-industrial period of commerce.²⁶ There were also legal reasons for keeping a kinship-based model alive. According to the Ottoman Law of Commerce, adapted from the French Code de Commerce in 1849, only men 21-years old and over could be traders; 18-year olds could practice only under the guaranty of a guardian or permission from the Commercial Court.²⁷ This may explain the existence of so many company names that stated both partners: father and son(s) and/or brothers. In terms of reputation and trust, it seems that the pressure that can be exerted over two generations of family members was considered a more appropriate cultural model. That may be one of the reasons for the persistent existence of family business in the nineteenth-century Britain, a highly industrialized country.²⁸ Moreover, reputation was a way of achieving reduced transaction cost by connecting the reputation of the market institution (the firm) to a non-market institution (the family), the latter charged with moral elements.²⁹

Another element of common professional practices, which permeated every letter, was information concerning current prices of certain commodities and currency rates. Moreover, sharing suggestions for good deals

²⁴ Khristo Tüpchileshtov to Khristo Georgiev, 1 October 1858. BIA-NBKM, f. 7, 2, a.e. 1424, 48.

²⁵ BIA-NBKM, f. 6, IA 8998, 21–23.

²⁶ Fernand Braudel, *The Wheels of Commerce. Civilization & Capitalism 15th–18th century*, vol. 2 (New York: Harper & Row, Publishers, 1982); Traian Stoianovich, “The Conquering Balkan Orthodox Merchant,” *JEH* 20, 2 (Jun., 1960): 234–313; Minoglou, “The Greek Merchant House,” 61–104.

²⁷ See chapter one article two. Arnaudov, *Pŭlno sŭbranie na dŭrzhavnite zakoni*, vol. 1, 128.

²⁸ Peter L. Payne, “Family Business in Britain: An Historical and Analytical Survey,” in *Family Business in the Era of Industrial Growth. Its Ownership and Management. Proceedings of the Fuji Conference*, eds. Akio Okochi and Shigeaki Yasuoka. (Tokyo: University of Tokyo Press, 1984), 171, 173–75.

²⁹ Nenadic, “The Small family Firm in Victorian England,” 88.

were expected among long-term correspondents.³⁰ A prime example is a letter that had a list of twelve “solid merchants” to draw bills of exchange in Bucharest.³¹ Another tacit practice among close partners and regular correspondents was something that could be termed “economic espionage,” namely tracking and informing about the transactions of competitors. Some of those were on the verge of contradicting the moral principles suggested in the guides mentioned earlier. For instance, the Kazanlûk’s company Papazoğlu Brothers was active in the market of rose attar in Istanbul. They often sold it through Tûpchileshtov, but would instruct him: “Please, don’t say that the attar is ours because Felix Bellome will hear that we sell it at a lower price.”³² They would regularly inquire how many *kunkuma* of rose oil were stored at Bellome’s shop and at what price another competitor of theirs was selling it for.³³ Another letter illuminates the anxieties about rumors concerning not only rivals but also collaborators. Tûpchileshtov was angry with his youngest son Petko who was studying in London in 1872:

There is a rumor here that Mr. N. Boyazoğlu is severely ill. You did not write to me anything about that and know that I have great interests invested there – I can loose 5–10,000 liras. In the future let me know about the health and actions of my correspondents as well as about other Bulgarian and Greek friends there.³⁴

Like circulars, letters of introduction were another pivotal component of commercial operations that created an intersection of different multiethnic networks, exemplifying what Mark Granovetter has called the “strength of weak ties.”³⁵ A couple of multiethnic cases would illustrate this practice. For instance, Ohanez Beyazoğlu of Izmit recommended hoca Abison to Tûpchileshtov and asked him to assist in his business without personal loss.³⁶ The latter recommended Abdulah effendi to a

³⁰ See an example of 1790. Vasilēs Kremmydas, *Emporikes praktikes sto telos tēs Tourkokratias. Mykoniates emporoi kai ploiktētes* (Athēna: Naytiko Mouseio Aigaiou, 1993), 109.

³¹ Khristo Georgiev to Khristo Tûpchileshtov, 24 December 1857. BIA-NBKM, f. 6, IA 853.

³² D. P. Papazoğlu to Khristo Tûpchileshtov, 2 November 1859. BIA-NBKM, f. 6, IA 3316.

³³ BIA-NBKM, f. 6, IA 3414; IA 3380; IA 3387.

³⁴ Khristo Tûpchileshtov to Petko, 1 March, 1872. BIA-NBKM, f. 6, IA 8999, 115–116.

³⁵ Mark S. Granovetter, “The Strenght of Weak Ties,” *The American Journal of Sociology* 78, no. 6 (May, 1973): 1360–1380.

³⁶ Khristo Tûpchileshtov to Ohanez Beyazoğlu, 21 October 1868. BIA-NBKM, f. 6, IA 8993, 307.

correspondent in Tulcha, who was the son-in-law of hacı Mustafa effendi, an important tax farmer of beğlik.³⁷ Another recommendation for Karl Rattenburg manifests some of the mechanisms through which foreign entrepreneurs penetrated the network of local merchants, a topic discussed in Chapter Two. Rattenburg brought his letter in person to Tüpchileshtov who was asked to recommend him to other tradesmen. Rattenburg was an ex-engineer working for the railway who began import-export trade via train in Edirne. The referee mentioned that he had already sent letters of recommendations to other merchants as well.³⁸ Thus, Rattenburg used both the new infrastructure (train) and the existing social network of trust in order to expand his business.

Sociability and Lifestyle

So far, one might get an impression that merchants worked very hard (which they did) and had less time for entertainment. However, sources disprove that idea. Family home visits were a common form of sociability. For example, in his memoirs, Madzharov recalls the visits his family paid on their way to Jerusalem in 1868. In Plovdiv, they went to families from their native town of Koprivshtitsa, which “occupied prominent status.”³⁹ Those visits represent what Maria Couroucli called “a social obligation,”³⁹ or expressions of respect to distant relatives and people from the same locality who had already achieved some social standing and thus validating that they were worthy of being visited. On the other hand, the diary of Petür Popov casually mentioned that he had a dinner with the scribe of another merchant.⁴⁰

Madzharov’s family also stopped in Constantinople, where his father had a business with a Greek partner Dimitraki. The latter invited them for a dancing party at his home in the Tatavlı neighborhood. The visit caused his mother cultural shock – the Greek women not only wore low-neck dresses but also used makeup; they danced and seemed “free and self-confident and even sometimes with loose morals.” The language he used

³⁷ Khristo Tüpchileshtov to Dimitür Teodorov, 24 February 1867. BIA-NBKM, f. 6, IA 8990, 96.

³⁸ Ivan Tsankov to Khristo Tüpchileshtov, 6 July 1873. BIA-NBKM, f. 6, IA 6699.

³⁹ Maria Couroucli, “Se rendre chez l’autre – une visite dans la société grecque,” in *Vivre dans L’Empire Ottoman. Sociabilités et relations intercommunautaires (XVIII^e–XIX^e siècles)*, eds. François Georgeon and Paul Dumont (Paris: Editions L’Harmattan, 1997), 337.

⁴⁰ BIA-NBKM, f. 550, a.e. 1, 204.

in describing his mother as scandalized is suggestive of the clash between traditional rural life vs. urban culture: “the dance of those [female] citizens” was completely unfamiliar to her.⁴¹ This cultural gap was not an isolated case. Many articles from the newspapers of the 1860s and 1870s launched furious attacks against crinolines and female self-confidence as “bad” influence from the West. The female garments were not only a symbol of modernity but also a challenge to the patriarchal order. This story also illustrates the trickling down of new, *alafranga* fashions. As Ioanna Minoglu argued, not only Greek businessmen but also female society “looked to the diaspora for inspiration.”⁴² Residents of Constantinople emulated the diaspora’s cosmopolitan lifestyle. The chain of imitation continued locally: a Russian traveler described (quite sympathetically) middle-class women with exposure to European material culture in Ohrid. Her hostess, the wife of a local merchant, was depicted as, “quite a charming young Bulgarian *kokona* (dama), well-dressed in a European garb.”⁴³ Moreover, Karlova, like many other female travelers, visited six harems. It is worth noting that imported European commodities or their imitation were appropriated as status markers within the harem as well. For example, in Müğlen the “older *madam*” was dressed in pink, cut in a European fashion.⁴⁴ Karlova associated female European consumption with more affluent status among both Muslim and Christian women. Around the mid-century even a new profession appeared – *frenk terzi* – a European-style tailor.

On a more formal level, invitations for various balls were part of the social life of merchants in an urban environment. Some more affluent families used to hire a dance teacher.⁴⁵ For example, one can find in the Tûpchileshtov’s archive invites from the Slavic Committee in Vienna for a ball in national costume (1859, 1861), from the Russian ambassadors Lobanov and Ignatiev, which included his wife.⁴⁶ Fundraising events were also organized – the board of the hospital St. Charalampi in Edirne invited

⁴¹ Mikhail Madzharov, “Na Bozhi Grob predi 60 godini,” in *Kniga za bûlgarskite hadzhii*, eds. Svetla Giurova and Nadia Danova, 2nd edition (Sofia: Akademichno izdatelstvo “Prof. Marin Drinov,” 1995), 47–48.

⁴² Ioanna Minoglou, “Women and Family Capitalism in Greece, c. 1780s–1940,” *Business History Review* 81 (Autumn 20007): 527.

⁴³ M. Karlova, “Turetzkaya provintziya i eya sel’skaya i gorodskaya zhizn’. Puteshestvie po Makedonii i Albanii,” *Vestnik Evropy* 5, no. 4 (1870): 181.

⁴⁴ Karlova, “Turetzkaya provintziya,” *Vestnik Evropy* 5, no. 3 (1870): 750–753.

⁴⁵ Thoma Mikhaïlovich Kravlevskii, *Razgovori frantsuzsko-grechesko-bolgarskii* (Tsarigrad: Patriarsheska Tipografia, 1850), 44–48.

⁴⁶ BIA-NBKM, f. 6 IA 85; IA 86; IA 8975; IA 8976.

merchants from the capital to attend their event.⁴⁷ Also, Tŭpchileshtov was invited and attended the ball celebrating the enthronement of the new Sultan Abdŭlaziz in 1861.⁴⁸

Research on Balkan urban development reveals not only demographic growth since the second half of the eighteenth century but also an increase in high-priced houses and commercial properties. This growth suggests urban prosperity, which was accompanied by enlarged urban propertied strata of artisans and merchants.⁴⁹ Many of those newcomers, such as the Chalŭkov family,⁵⁰ reinvented themselves within the syncretic urban environment and became part of the nobility in Plovdiv. Smaller towns also provided new forms of social life and cultural porosity, marriage being one of many opportunities. Thus, the cost of the two weddings of the daughter of the Gabrovo merchant Kŭnio Sakhatchiolu is quite revealing about social status. Maria's first wedding ceremony in 1831 was 504 k.; this sum included food and presents. For instance, five hens were 5 k., cheese and brandy (*rakia*) 5 k. The total expenses for her second wedding to hacı Vladimir in 1838, were 3,034 k. Of them 2,109 were for personal belongings (dress with silk 120, 12 new shirts 180 k., another dress 200 k., white fur coat with sleeves 298 k.) and home furniture (cover with bed sheet 100 k., red mattress (bought not home made!) 50 k., two new rags 50 k., Braşov chest 35 k.).⁵¹ The second marriage was six times more expensive possibly because her second husband was hacı and belonged to a more prosperous stratum. Events like weddings and birthdays were not only lavishly celebrated but also congratulated in commercial correspondence.⁵² One can come across a letter that contained an invitation for a wedding ceremony, which was written as a post scriptum, "Please tell Ivancho Getsov that we will definitely have our humble wedding on 2 February. And I hope you will allow him to attend it,"⁵³ it read. It appears that a scribe or a servant was going to marry and he asked his boss for permission to

⁴⁷ BIA-NBKM, f. 6, IA 8968.

⁴⁸ BIA-NBKM, f. 6, IA 8985, 202.

⁴⁹ Nikolai Todorov, *The Balkan City, 1400–1900* (Seattle: University of Washington Press), 456.

⁵⁰ Andreas Lyberatos, *Oikonomia, Politikē kai Ethnikē Ideologia. Ē diamorphosē tōn ethnikōn kommatōn stē Philippoupolē tou 19ou aiōna* (Ērackleio: Panepistēmiakes Ekdoseis Krētēs, 2009), 159–236.

⁵¹ RIM-G, Inv. 399, I, 68. To put this amount into perspective other furniture divided among the relatives was much modest in price: one rug 15 k., small and big table each 5 k., one dress 70 k., one towel 2 k. RIM-G, Inv. 399, I, 82.

⁵² Ivan Geshoğlu to Khristo Tŭpchileshtov, 2 December 1866. BIA-NBKM, f. 6, IA 1230.

⁵³ Ahmet h. Ismail to Tsviatko Radoslavov, 16 January 1869. TsDA, f. 253k, 1, a.e. 33, 10.

allow another employee to attend it. On the other hand, death was always grieved. When one of Tüpchileshtov's daughters died at the age of sixteen, many correspondents sent their condolences.⁵⁴ In other commercial letters, family news such as a wife's pregnancy was also shared.⁵⁵ Although not especially highlighted, one can find all sorts of pivotal life-cycle events evoked in the commercial correspondence.

Merchants also indulged in savoring good food, particularly during holidays. For example, the Georgievich Brothers bought wine for Easter (64.50 k.) and one whole pig for the New Year (84 k.) in 1865.⁵⁶ One can consider the presence of wine and champagne in the ledger of a Tŭrnovo merchant (bought from Tsarigrad in 1850) as an indication of a luxurious lifestyle.⁵⁷ Commercial letters and notebooks disclosed some more common components of the merchant's diet: cheese, sugar, coffee, butter.⁵⁸

Coffee usually figured among the monthly expenses together with food and drinks: for instance, Tüpchileshtov spent for these three items 366 k. in July 1848, which as Table 1 demonstrates, was 44 percent of all expenses for the month.⁵⁹ Coffee was also part of the Šabac merchant Nikola Ninić's lifestyle.⁶⁰ Yet it was more than a drink, it was also an expression of respect. For example, Hüsni effendi was supposed to take some legal books for Stefan Stefanov and the latter asked a fellow merchant: "Please offer him a cup of coffee because he would enjoy this gesture of respect."⁶¹ Going to a coffee shop was part of everyday social life as a conversation guide of 1850 reveals.⁶²

Home expenses of the Athenian merchant Christodoulos Eythymiou indicate that dietary spending formed the highest percentage of all – between 53–87 percent for the period 1840–1846.⁶³ A comparative analysis

⁵⁴ BIA-NBKM, f. 6, IA 1369.

⁵⁵ Rali hacı Mavridi to Konstantin Fotinov, 12 April 1849. Nadia Danova, ed., *Arkhiv na Konstantin Georgiev Fotinov*. vol. 1, *Grŭtska korespondentsia* (Sofia: Izdatelstvo "Gutenberg," 2004), 411.

⁵⁶ BIA-NBKM, f. 6, IA 720.

⁵⁷ BIA-NBKM, f. 307, a.e. 6, 42.

⁵⁸ BIA-NBKM, f. 6, IA 9036, 3–4.

⁵⁹ BIA-NBKM, f. 6, IA 9036, 4.

⁶⁰ AS, NN-8, 3, 7.

⁶¹ Stefan Stefanov to Stoian Tüpchileshtov. 11 November 1879. BIA-NBKM, f. 6, IA 24337.

⁶² There is also a separate dialogue on smoking. Kravlevskii, *Razgovori frantsuzko-grechesko-bolgarskiŭ*, 17–20.

⁶³ Eytichias D. Liata, *Times kai agatha stēn Athēna* (1839–1846). *Mia martyria apo to katasticho tou emporou Christodoulou Eythymiou* (Morphōtiko Idryma Ethnikēs Trapezēs: Athēna, 1984), 62.

Table 1. Expenses for Food, Drinks, and Laundry for 1848–1849; 1863/1864, the Tüpchileshtov Company

Year/Month 1848–1849	Food, drink, and laundry (in kuruş and % of total expenses)	Varia (in kuruş)	Total expenses (in kuruş) 1848–1849	Year/Month 1863–1864	Food, cloths, and utilities (in kuruş)
1848, May	289; 44%		655	1863, July	1,942
1848, June	320; 35.1%		910	1863, Aug	2,709
1848, July	366; 44.9%		815	1863, Sept	4,326
1848, Aug	291; 17.7%		1,642	1863, Oct	2,766
1848, Sept	235; 43.3%		542	1863, Nov	2,500
1848, Oct	506; 43.1%	220, Scriptorium, table, chair	1,174	1863, Dec	2,314
1848, Dec	319			1864, Jan	2,421
1849, Jan	574	214, Tobacco		1864, Feb	3,658
1849, March	551	1,920, Diamond ring		1864, March	2,823
1849, April	613	194, Doctor		1864, April	4,167
				1864, May	7,035
				1864, June	3,913
Total	4,064			Total	54,817
Average per month	406				4,568

Source: BIA-NBKM, f. 6, IA 9036, 4, 9, 18-26; IA 9015, 89-90; IA 9017, 75-76; IA 9020, 39; IA 27545; IA 9003.

of the expenditure of a teacher (1866) who lived in Galați to a working class family in Samokov (1840s) revealed similar distribution of the expenses; namely, about 52–54 percent for food, 7–9.5 percent for the house, clothing 16–23 percent.⁶⁴ Although the teacher was better off in terms of food and lifestyle, the consumption of fish was missing from his diet. It seems that fish was affordable to more affluent households. For instance, Nikola Ninić's ledger contained five entries for fish (the price and quantity/quality varied between 3–20 groša). Meat, however, rarely appeared.⁶⁵

While food was a marker of social stratification among merchants, some accessories were even more prominent signs of distinction. Thus, the trader's seal was an important symbol of professional stability and identity. As noted, Nikolaï Tüpchileshtov ordered one with his name

⁶⁴ Maria Todorova, "The Personal Accounts of the Bulgarian from the National Revival Period," *Etudes balkaniques* 3–4 (1992): 54–55.

⁶⁵ The ledger covers the period from December 1840 to August 1842. AS, NN-8, 2, 5, 8–10.

and location inscribed in Latin alphabet: "Nikolai P. Tapcilestov, Constantinople, 1855."⁶⁶ Jewelry constituted a significant element of social status. Thus, the Georgiev brothers bought a diamond ring for 4,860 k. in 1852.⁶⁷ Khristo Tüpchileshtov also acquired a diamond ring for himself for 1,920 k. in 1849. As Table 1 discloses, his monthly expenses for food, drinks, and laundry in the same year were around 320 k.⁶⁸ Among the objects of a Belgrade deceased citizen there were eleven gold rings, four of them with diamonds, the most expensive being 1,200 groša.⁶⁹ An indirect indication for the demand of such prestigious objects was the proliferation of trade in precious stones and jewelry (especially from Amsterdam). That was one of the most successful businesses that Eythymoiu maintained in the late 1830s and early 1840s in Athens.⁷⁰ Another high-status object was the possession of a watch, which was already discussed in Chapter Five. The high value of such objects suggests that they were also forms of investment. Marko Teodorovich's ledger contains also a display of female jewelry: three brooches 41 f., rings for 2,30 f. and earrings for 7,17 f.⁷¹

The last expense relates to the issue of female consumption as another expression of social status. Often males were in charge of buying women's accessories. For instance, Madzharov remembers that men were buying female dresses and scarves in Istanbul to show off that they had earned money. The abacis that traded in Anatolia would make a special stop in the capital to buy clothes for their wives and thus "men introduced female fashions" in Koprivshitsa.⁷² His mother's experience in Constantinople, however, showed that the husbands were not too avant-garde in their tastes. A similar case comes from the Arie brothers in Samokov where they had an "oral contract" with Mehmed Emin ağa. The latter not only invested money, but also agreed to buy everything he needed for his harem from Avram's dükkân.⁷³ The ledger of h. Khristo Rachkov also discloses expenses of 223 k. for his wife's clothes, such as three fur coats and a dress, upon his return from Jerusalem in 1804.⁷⁴ It seems that it was

⁶⁶ BIA-NBKM, f. 49, a.e. 73, 1.

⁶⁷ NA-BAN, f. 34 k. a.e. 28, 44; BIA-NBKM, f. 183, a.e. 31, 25–26.

⁶⁸ BIA-NBKM, f. 6, IA 9036, 4, 43.

⁶⁹ Branka Prpa, ed. *Živeti u Beogradu. Dokumenta uprave grada Beograda*, vol. 4 (Beograd: Istorijski arhiv Beograda, 2006), 506–507.

⁷⁰ Liata, *Times kai agatha stēn Athēna*, 31.

⁷¹ KM-NV, Türgovski tefter, 19.

⁷² Mikhail Madzharov, *Spomeni* (Sofia: Izdatelstvo Bŭlgarski pisatel, 1968), 210.

⁷³ MS-NA, Khronika, 11, a.e. 1, 51–52.

⁷⁴ Petŭr Tsonchev, *Iz stopanskoto minalo na Gabrovo* (Gabrovo: "Otvoreno Obshtestvo," 1996), 605.

his acquisition of the title *hacı* (and thus higher social status) that enabled her to obtain more expensive attire. This link between merchants' status and their wives/daughters consumption was not surprising keeping in mind the issue of limited female mobility.

On a more mundane level, among the everyday life objects that surrounded merchants, were a scriptorium, chair, and table.⁷⁵ The dividing protocol (1830) of the heritage of Künio Sakhatchioğlu contains interesting information about his movable property. He left 25 pots and pans, most of them with covers (mentioned separately), two glasses for wine, six chests, one axe, two covers (*yürğan*), two mattresses, 20 pillows, eight cotton shirts, one ring with two stones, one ring with diamond, and gold coins valued at 600 k.⁷⁶ Although he was a well-off (by Gabrovo standards), it seems that he led a modest existence. Commercial correspondence also reveals what kind of gifts merchants received and what they sent. For example, Tüpchileshtov sent caviar to the Russian consul Stupin in Adrianople,⁷⁷ but he himself received eleven pairs of woolen socks.⁷⁸

A list of books, bought by the Tüpchileshtov brothers in Istanbul, is instructive for the reading tastes of their generation: from *Pompei* to *Telemach*, to *Travels around the World*, to Benjamin Franklin's *Autobiography*, to Pushkin's *Captain's Daughter*, to the *Discovery of America*, the *French Encyclopedia*, to the *Secrets of the Inquisition*. Newspapers included *Amaltheia*, *Ėmera*, *Neologos*, *Press d'Orient*, *Magasin d'Illustration*.⁷⁹ They were also avid readers of popular editions, such as Calendars and Conversation guides, disseminated at fairs.⁸⁰ It seems that this eclecticism reflected their lifestyles quite aptly.

As mentioned in the previous chapters, servants were considered part of the family. This was evident from multiple wills that left some money or clothes to their male and female servants. Such was the will of the Belgrade merchant Luka Marko Leka who left 500 groša to his servant "who had faithfully served me."⁸¹ In Athens, the Greek merchant Christodoulos Eythymiou had a patriarchal household where the number of servants and their family increased from two in 1838 to 51 by 1846: 31 males and

⁷⁵ BIA-NBKM, f. 6, IA 9036, 3.

⁷⁶ RIM-G, Inv. 399, I, 58–59.

⁷⁷ BIA-NBKM, f. 6, IA 6104.

⁷⁸ BIA-NBKM, f. 6, IA 2578.

⁷⁹ BIA-NBKM, f. 6, IA 14043/52; IA 9036, 28; IA 3128; IA 3155; IA 9001, 348; IA 8990, 96.

⁸⁰ NA-BAN, f. 43k, a.e. 42, 15.

⁸¹ AS-KK, VIII, 315.

20 females. His ledger discloses that he provided them with salary, shelter, uniforms, gifts, and even expenses for a doctor.⁸²

One of the often-asked questions in commercial correspondence (not in a rhetorical style) was about the health of different correspondents. This was not just a whimsical curiosity or a polite question, but recognition of the vulnerability of human life and health's effect on carrying out a business. Thus in 1858, Solomon Almaleh of Plovdiv, a long-term partner in exchanging bills of exchange, cambio, and foreign currency, asked Tŭpchileshtov about his health because he had heard that he was sick.⁸³ A different correspondent from Galați commented on the same issue.⁸⁴ Another piece of evidence indicating the centrality of health was a contract (1849) for commercial partnership that contained an article for "sick leave."⁸⁵ It had a penalizing character because it decreased the gains of the sick partner. Placed in this context the wealth of evidence about personal doctors who took care of different merchants is quite consistent. Often traders sent medicines to correspondents.⁸⁶ That health concern is confirmed by a study of nineteenth-century Bulgarian advertising: the advertisements for pills were the second most popular item followed by announcements for medical services.⁸⁷ The above-mentioned Eythymiou spent 28 percent for medical needs in 1843.⁸⁸ Merchants were also involved in hiring doctors for various communities: both Christian and Muslim merchants and tax farmers selected the Svishtov's doctor.⁸⁹ Such evidence points to other forms of traders' interethnic communal engagement. Hiring teachers and doctors suggests that tradesmen obtained a degree of administrative experience, which may also explain the easy integration of many merchants into bureaucratic positions in the post-Ottoman era. Another way in which traders were engaged in limiting diseases, was by donations for building hospitals; Sotirios Antoniadis, originally from Plovdiv, left money in his will (1839) for a hospital.⁹⁰

⁸² Liata, *Times kai agatha stēn Athēna*, 50–51.

⁸³ Solomon Almaleh to Khristo Tŭpchileshtov, 3 October 1858. BIA-NBKM, f. 6 IA 383.

⁸⁴ The Khamamdzhiev Brothers to Khristo Tŭpchileshtov, 4 December 1858. BIA-NBKM, f. 6, IA 5793.

⁸⁵ BIA-NBKM, II A 7907; See article 4.

⁸⁶ A powder for eyes was sent from Plovdiv to Odessa. Naïden Gerov to Nikola Tŭpchileshtov, 31 July, 1857. NA-BAN, f. 18k, a.e. 5, 5.

⁸⁷ Ivan Ilchev, *Reklamata prez Vŭzrazhdaneto* (Sofia: Akademichno izdatelstvo "Marin Drinov," 1995), 78.

⁸⁸ Liata, *Times kai agatha stēn Athēna*, 63.

⁸⁹ BIA-NBKM, f. 6, IA 8988, 64–65.

⁹⁰ Lyberatos, *Oikonomia, Politikē kai Ethnikē Ideologia*, 64.

Aleksander Zako, a Zemun merchant, left 25 ducats for a hospital fund.⁹¹ The list of examples can be expanded, but even these confirm the previously noted trends towards secularization of donations and the immersion of merchants within their local milieu. Both impacted the merchants' public image, an issue next addressed.

Shifting Public Image

As discussed in Chapter Five, contemporaries commended merchants' charity. Viacheslav Ganka, a librarian and professor of Slavic languages at Prague University, offers an interesting insight of this aspect of social contributions in a letter. He was informed that the Bulgarians in Constantinople have founded a school and were looking for a teacher in Slavic languages and he highly recommended F. Beber, whose curriculum was attached.⁹² The document is not just a praise for the traders' generosity but also instructive about the little known role of merchants in maintaining contacts with the central European Slavic intelligentsia.

However, contemporaries also critiqued merchants: in Greece they were depicted either as profiteers who manipulated the markets in time of famine, or as indifferent to the plight of the country. The latter was best expressed in the satirical poem "Rossanglogallos," which circulated at the beginning of the nineteenth century: "We, the greatest part of the merchants,/Always want money, even if we have the yoke./ Wealth delights and consoles us,/ And the burdens of the Turks never bother us."⁹³ The ambivalent disposition toward the diaspora and the "outside" Greek merchants was typically expressed in three concurrent images: as benefactor, foreigner, and profiteer, with notable changes in that perception occurring before and after the revolution.⁹⁴ Similar accusations, such as "patriot-profteers," were often leveled against the rich merchants' lack of support for the national movement and collusion with the Ottoman government in the Bulgarian emigrant newspapers, especially in the 1860s and 1870s.⁹⁵

⁹¹ Branka Prpa, ed., *Živeti u Beogradu. Dokumenta uprave grada Beograda*, vol. 2, (Beograd: Istorijski arhiv Beograda 2004), 485.

⁹² Viaceslav Ganka to a Generous Gentleman, 20 March 1859. BIA-NBKM, f. 6, IA 6159. The curriculum has a list of courses taken at Prague University and his publications.

⁹³ Clogg, "The Greek Mercantile Bourgeoisie," 101–102.

⁹⁴ Ellē Skopetea, *To prototipo vasileio kai ē megalē idea. Opseis tou ethnikou provlēmatis stēn Ellada (1830–1880)* (Athēna: Ekdoseis polytypo, 1988), 77–83.

⁹⁵ Evguenia Davidova, "Iz istoriata na zaema za bŭlgarskata cherkva vŭv Fener – Tsari-grad," *IP* 4 (1994–1995): 102–108.

After 1878, in Bulgaria, the economic differences that existed before were obliterated and only the group of *çorbacı*s was targeted as national traitors by using the rhetoric from the revolutionary émigré newspapers. Thus, in the 1880s and afterwards those criticisms were brushed off and instead a hagiography of patriotism was constructed, especially around philanthropy and donations for education, churches, and newspapers. A good illustration was a book called *Zlatna kniga na daritelite za narodna prosveta* (Golden book of the patrons for national enlightenment). A multitude of memoirs published at the turn of the century followed this line of interpreting the past.⁹⁶ Such approach of a nationalist rewriting of recent history was not uniquely Bulgarian. Its Greek equivalent was *Vioi parallēloi* by Anastasios Gouda, a multivolume edition, sponsored by the Greek state.⁹⁷ The allusion to Plutarch is self-evident, but what is more important are the choices of the most respected compatriots, divided between clergy and laity. Their selection was shaped by their contributions to the nation in organizing the Greek War of Independence. For example, the third volume, which was dedicated to twelve merchants (the choice of number twelve is also not a coincidence), put an emphasis on trade as a means that brought wealth, prosperity, and culture to nations.⁹⁸ The Serbian counterparts to this hagiography were J.D. Popović's *O Cincarina* (to a certain extent) and *Uspon Beograda*.⁹⁹

The irony was that at the turn of the nineteenth century when the merchants' economic and social presence was vanishing, an archetypal image of the merchant-patriot was looming large. Moreover, this image was employed in an active process of de-Ottomanization in each successor state, while traders' activities in pre-independence times were to a great extent geared towards maintaining the status quo. Post-Ottoman political partisanship, local loyalties, patriotic feelings, and economic interests filtered these re-evaluations. "Mainstream" ideology focused on resistance to the Ottomans and the support of the merchants in that transformation. Official narratives obscured the social stratification and typically characterized all merchants, especially the richer ones, as benevolent

⁹⁶ Sava Vele, *Zlatna kniga na daritelite za narodna prosveta*, vol. 1 (Plovdiv, 1907).

⁹⁷ The first volume was dedicated to twelve clergymen. In the third volume the author elaborated on twelve merchants. Anastasios Gouda, *Vioi parallēloi*, vol. G', Ploutos ē emporion (Athēna: M. Pergidos, 1870), ιβ'- ιγ'.

⁹⁸ Anastasios Gouda, *Vioi parallēloi*, vol. G', ξθ'.

⁹⁹ D. J. Popović, *O Cincarina. Prilozi pitanju postanka našeg građanskog društva* (Beograd: Prometej, 2000); Milivoje M. Kostić, *Uspon Beograda. Poslovi i dani trgovaca, privrednika i bankara u Beogradu XIX i XX veka* (Beograd: Biblioteka grada Beograda, 1994).

patriots, whereas critical views, often expressed in satirical publications, made distinctions between national and economic interests and behavior. With the arrival of the new elites, some of them former merchants, the turn of the century became expressed in a mantra about progress and the building of modern nation-states, while the past was cast with a patina of noble patriotism, installing the merchants in the pantheon of national glory, with few possibilities of ambiguous readings of the past.

CONCLUSION

A report by the Varna vice-consul of 1844 says that in 1843 Varna exported 4,000,000 kg. of soft wheat and 400,000 kg. of hard wheat, and imported 200 bales of fabrics and 100–200 sacks of coffee, among other manufactured goods. The annual long-distance trade traffic consisted of 250 ships.¹

The master of the house in which I lodge, who possesses two horses and two oxen, formerly kept a shop in Smyrna, Constantinople, and Salonica; and now employs himself in transporting wood to Ioannina, Grevena, Larissa, and Trikkala, by which he is just able to pay the twenty per cent interest on the money he has been obliged to borrow.²

My imperial consuls in foreign countries are obliged to assist their [Avrupa tüccars] businesses there. The governors, vice-governors, and other administrative employees should protect and help them here [in the Ottoman Empire].³

I am reminding you of my last letter of the 24th [February] sent through Mr. At. Nikolov. I am replying to your honorable letter of the 23rd. I have collected the 400 Ottoman liras that Mr. Khr.D. Karaminkov has sent me on your account. Please credit 35,600 kuruş to my account. The latest news about grain from Europe is unpleasant. Silence reigns on everything in Brăila, and the average price of wheat as of today is around 180–190 k.⁴

These four excerpts illustrate four contrasting perspectives on trade: the consul's statistical approach, the traveler's anecdotal story, the Sultan's berat promoting avrupa tüccars' trade abroad and at home, and the insider's knowledge about foodstuffs' prices in a typical letter exchanged by a Muslim and non-Muslim commercial partners. Studying clues from commercial ledgers and correspondence, I have sought to highlight the fourth approach and to add human features to the "faceless" image of Balkan merchants. Naturally, such sources, as with other primary documents, are biased and provide particular representations of reality. That is to say, instead of being mere objects of statistics or ornaments in travelers' narrations or portrayed as diligent taxpayers, merchants in my story

¹ Report by Stavros Petrides to Sir St. Canning, 31 August 1844. PRO-FO 198/15, 547–554.

² William Martin Leake, *Travels in Northern Greece*, vol. 1 (Amsterdam: Adolf M. Hakkert Publisher, 1967), 300.

³ Imperial berat issued to Nikola Tüpchileshtov, 14 May 1864. BIA-NBKM, IIA 7910.

⁴ E. Georgiev to Mehmet h. Alişoğlu, 28 February 1872. TsDA, f 253k, a.e. 111, 144.

are social actors with the ability to navigate multiple social, political, and economic systems.

The preceding chapters address three main themes in a complex mosaic of intertwined relationships. First, I have argued in favor of the idea of versatility involved in the merchant's profession, which was more like a portfolio of multiple professions. Thus, instead of treating merchants as a single economic category, I attempted to flesh out their multiple layers of behavior and performance in various social contexts. Accordingly, the portfolios revealed not only a variety of professions but also a spectrum of language use and ethnic, religious, and social identities. While the fathers' generation combined craft production, long-distance trade, and the putting-out system, the sons continued those activities but added *sarraflık*, tax farming, and state deliveries to the repertoire. Having proposed that one should not take merchants at face value, I also caution against looking at those portfolios as a linear progression since many merchants continued to intersperse low-risk and low-prestige transactions with high-risk business involving complex networks of participants and institutions. Consequently, multiethnic collaboration (and competition) was another trope that runs through the book and unveils rich layers: the macro-, micro-, and the mesocosmos of the merchants. Such cooperation was especially prominent in tax farming in which a variety of coalitions were forged on the local and regional level, not only linked to the Ottoman capital but also replicated in similar alliances in regional and local settings. To put it another way, the study gives greater attention to the non-Muslim economic and social actors in the Ottoman narrative and offers a more prominent presence of Muslim merchants in the local, interregional, and international commerce, and the collaboration between both groups, which suggests a greater porosity of the social and ethnic tapestry. In tying these worlds together, I emphasize merchant voices from various localities and standings.

The second thread that runs through the book is the interrelationships of economic interests and political loyalty. The standard narrative contends that merchants were promoters and staunch supporters of national revolutions. However, the evidence of economic and political coalitions calls into question such a black-and-white picture painted from the ideological perspective of the nation-state. Multiethnic and cosmopolitan Ottoman culture created shared space for multidirectional economic and social exchanges and cultural osmosis. This social amalgamation was more than that; it also affected cultural, social, and political life of the

nineteenth-century Ottoman Balkans in two directions – its cosmopolitanization and, eventually, its balkanization. It was the political vacuum, external political and economic pressures, and loss of the imperial markets that inflamed violent conflicts among the newly established nation-states over the shrinking possessions of the Ottoman Empire in Europe. While the fathers and sons collaborated, the grandsons, whose great majority entered the new modern bureaucracies, waged wars in the name of nation and modernity. The grandsons were the transitional generation that straddled two worlds – empire and nation-state. The process of de-Ottomanization was accompanied not only by territorial redistribution but also by the disappearance of the collaborative multiethnic alliances – and, ultimately, by reducing the merchant's portfolio to more conventional wholesale and retail trade. It signaled the beginning of the end of the Merchant's Long Nineteenth Century.

The third theme revolves around the notion of modernity, which was a process involving multiple localities, dimensions, and ramifications and came at a high price. The Tanzimat as a response to challenges of modernity entailed various developments: on the one hand, it established an institutional framework for collaborating and forging diverse loyalties; on the other hand, it helped nurturing Empire's own "grave diggers," namely, nationalist movements. Modernization of the area brought not only national divisions but also deeper social stratification, which especially marginalized women's economic visibility. The gradual industrialization of this large and economically uneven area produced new challenges, which many merchants were not able to face, and, to a great degree, the process of social reproduction was interrupted – many of these families transferred their know-how and capital to industry, finance, and administration. At the same time, the diaspora and merchants from the big Ottoman cities who moved back to the newly established nation-states brought with them visions shaped by the large markets, negotiability, and cosmopolitan culture. Modern education, concepts of shared public space, sociability, civic and new leisure activities all blended together with experiences derived from the imperial context and framed multiple modernities. It was within these shifting social spaces and mutable times that I situate the three generations of Hermes' heirs.

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